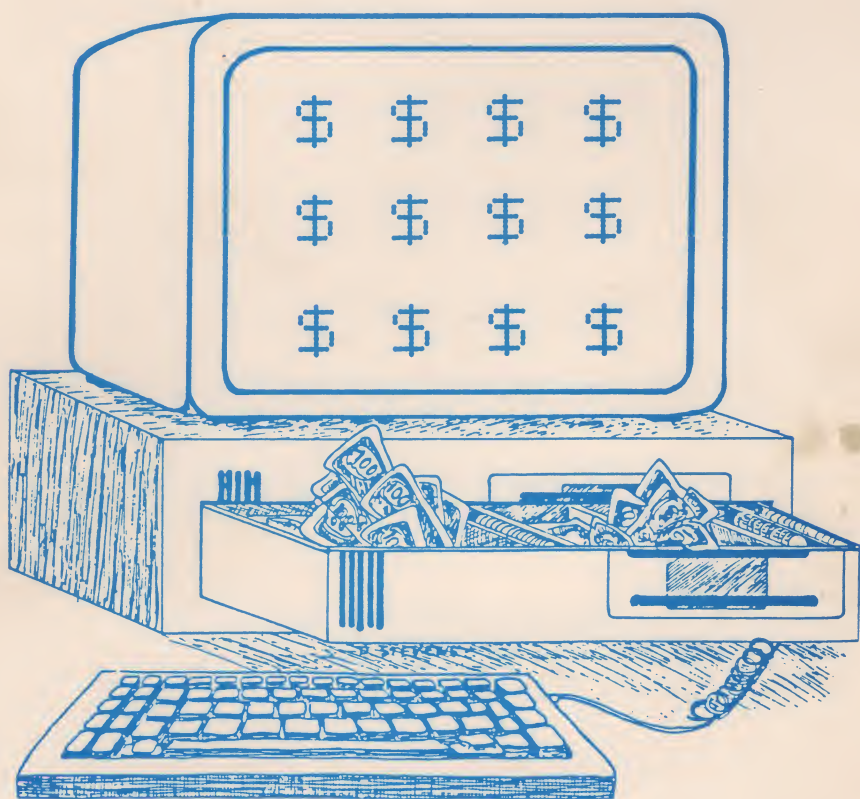


CASH FROM YOUR COMPUTER



by Ed Simpson

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**HOW TO TURN YOUR PERSONAL COMPUTER
INTO A MONEYMAKING MACHINE**

By Ed Simpson

First Edition

Published By
OWEN PUBLISHING COMPANY

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Battle Ground, Washington 98604

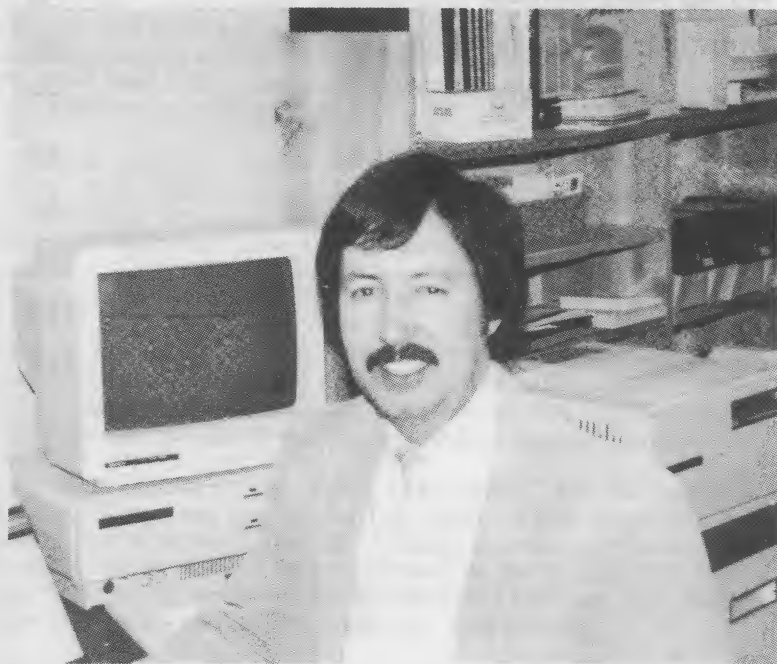
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ABOUT THE AUTHOR

Ed Simpson is the publisher of **HOME BUSINESS NEWS** magazine and the author of **THE COMPLETE HOME BUSINESS GUIDE**. Ed graduated from Ohio University in 1971 with a B.S degree in Chemistry. He has been involved with personal computers since 1980 and has operated a mail list service since 1981. Mr. Simpson would like to thank everyone who helped to make this book possible; including his wife, Sonja, for editing and typing.



FREE MAGAZINE

Each person who buys this book is entitled to a **FREE** copy of **HOME BUSINESS NEWS** magazine. You must use the order form in the Appendix of this book.

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Chapter 1

COMPUTER BUSINESS EXPLOSION

The past 8 years have resulted in amazing developments in the realm of computers and entrepreneurship. Microcomputers have helped thousands of individuals become rich or earn parttime incomes. The opportunities to make money, with the aid of microcomputers, is almost limitless. This book will tell you how others have taken advantage of these opportunities and how you can match their success. And best of all you don't need to be a computer "hacker" or expert in order to profit from these moneymaking ideas.

How do computers become moneymaking machines? The answer is simple-- these small computers put unbelievable power at the fingertips of individuals. The same work that formerly required a roomful of expensive equipment now can be done with inexpensive desktop computers. This makes it possible for individuals to start all sorts of businesses that were formerly prohibitive in start-up costs. Another reason is the large number of microcomputers already in use need software, supplies, books, and so on. This has created a vast market for people who can furnish these products. Overall, microcomputers have created many new moneymaking opportunities, and many of these businesses can be started quickly and with a small investment.

In Alvin Toffler's book, "The Third Wave", he tells us "The electronic cottage may turn out to be the 'mom and pop' business of the future!" For an increasing number of people this statement has already become a reality. Many of these businesses can be operated 100% from your home, using mostly mail order marketing methods. This makes them even more attractive to would-be entrepreneurs.

The past few years have seen more and more people turning to home-based businesses of all types for parttime or fulltime incomes. The benefits of these arrangements are many, such as: housewives or fathers can remain at home near their children and still earn money. Another benefit-- the daily commute to work can be as easy as walking into the next room!

HOME BASED EMPLOYEES

Not all people who earn money at home, with computers, have started their own enterprises. A growing number of employers are hiring home-based workers as regular employees. Microcomputers make it possible

for work that is done at home to be transferred to the office via the phone lines or disks. This means that work that is now performed at the office can, in many cases, be done at home just as efficiently. There are many benefits to both the company and employee in these arrangements. Listed below are a few examples.

One Denver woman became pregnant and did not wish to continue commuting to her insurance firm employer any longer. She and her employer arranged to have a personal computer installed in her home. This microcomputer was compatible with the computer system at her employer's office. Within a few weeks, she was performing the same work she formerly had done at the office, at home!

Several printing companies have homeworkers who produce typesetting and printing layouts on their personal computers. The work is transferred to the company's computer. The company computer then directs the typesetting equipment to produce the finished product.

Several insurance companies are also contracting out data entry work to home based workers. These workers are usually paid a set amount for each form they finish. Research has shown that these homeworkers produce more work than the office workers.

While the above type of arrangements are currently few in number, they are increasing. They will continue to increase because of the many benefits to both employers and employees. Most current home employee arrangements involve data entry type work, computer programming, or jobs that require special skills. People who are familiar with microcomputers have the best chance for these types of jobs.

INDEPENDENT HOMEWORKERS

The other type of homeworkers involve people who serve as independent contractors and own their own business. The use of independent contractors is very attractive to employers for several reasons. Employers generally do not have to pay social security taxes, employee benefits, or go through other red tape when using independent homeworkers. An independent home worker does not need to commute to the office, and can also gain tax breaks by running a business from his home. I expect the percentage of employers making use of independent contractors (performing micro based services) to increase greatly in the next five years.

Other entrepreneurs have started their own independent companies to take advantage of the exploding microcomputer industry. Here are some examples:

COMPUTER SERVICE COMPANIES-- to do accounting,

income taxes, word processing, mailing list maintenance, inventory, customer record keeping, and so on.

SELLING COMPUTER HARDWARE AND RELATED ITEMS-- in 1981 over 300,000 microcomputers were sold, in 1987 over 5 million were sold, and the demand is still rising! Printers and other add-on computer devices have also experienced huge sale increases. Computer products are the fastest growing segment of the American economy.

SOFTWARE MARKETING-- The huge number of microcomputers generates a large need for programs (software) that provides the computer with the instructions necessary to perform a given task. This is probably the fastest growing segment of the computer industry.

PROVIDING INFORMATION-- Many people want to gain knowledge about computers. This promotes a market for providing information in the form of computer camps, schools, courses, books, seminars, and publications.

PROVIDING SUPPLIES-- supplies such as labels, forms, paper, disk cleaners, etc. are also a fast growing market area.

COMPUTER REPAIRS-- the increasing number of computers has resulted in a skyrocketing demand for repair centers.

COMPUTER BULLETIN BOARDS-- BBS are becoming a very popular pastime among computer owners. Some enterprising individuals have already started to earn cash with Bulletin Board Services.

DESKTOP PUBLISHING-- Desktop Publishing (DTP) is one of the hottest new uses for microcomputers. DTP systems make several different kinds of small enterprises feasible.

Those are just a few of the possible moneymaking areas for microcomputers, more ideas are discovered every year. Many individuals have used the power of microcomputers to put their own unique ideas into operation.

The purpose of this book is to introduce you to the computer based businesses being successfully operated at the present time. But I also want to spark your imagination as well. Use this book as an idea generator. Perhaps you will discover other computer applications. Another side benefit is that your newly gained computer skills can also make you more attractive to potential employers. This manual can be a

starting point toward a new type of living and a new way of earning a living.

This book also discusses other areas such as marketing, management, advertising, and organization that you must be concerned with if you wish to operate a successful business. Virtually anyone can (with a little research and thought) go out and purchase a computer system which is suitable for use in a business. However, this is only part of operating a business. The individual businessperson must also be well versed in all other business methods. Keep this in mind as you read the various sections of this book.

You'll find many sources of additional information scattered throughout this manual and in the appendix. These have been carefully selected because of their quality and the valuable information they contain. I urge you to take advantage of a wide variety of sources. Buy some publications about mail order, advertising, and computers. Visit your local computer store and get a demonstration of some business programs. In short, educate yourself about computers and business.

Many of these computer based businesses are still in their infancy. There is still plenty of room for your business to grow and prosper. Now is the time to build a base for the future because the market is not saturated and there is still plenty of room for growth.

I recommend that you keep a pencil and notepad handy while reading this manual. Record your thoughts and ideas. Use your imagination and creativity. You may create a computer business idea that no one else is currently operating. I hope you find this book interesting and stimulating. Write and let me know of your successes and thoughts. I'll be glad to hear from you. I wish you the best as you enter the exciting business world.

Entrepreneur-- One who organizes, manages, and assumes the risks of a business or enterprise.

Hal Stebbins writes, "So, in your search for originality and creativity, remember this: It requires no special genius. What you need are Observations, Retention, Selection. Remember too, that there is a creative law of give and take. If in your teens, 20's, 30's, and 40's, you feed your idea factory-- in your 50's, 60's, and 70's, it will feed you."

Chapter 2

BUSINESS PRIMER

This chapter is given to provide you with some basic information on proper business methods and techniques. The material is not all inclusive but will provide you with an excellent starting point as well as numerous sources for further studying. I cannot over state the importance of following proven business methods. You'll save much time and money if you follow the examples of other successful companies.

Many people have discovered great business ideas. However many of these same people have failed when they tried to operate a successful company. It takes more than a idea, even if the idea is very marketable. The successful small businessperson is usually very flexible. He or she is able to manage all of the various different parts of a business. One day he may be a tax expert-- the next day an advertising specialists. Beleive it, you can also become a business expert. It is not as difficult as it first appears. However it will take a good amount of effort on your part.

COMMON MISCONCEPTIONS

Now, let's take a look at some common misconceptions.

A. You don't need to be a genius in order to become wealthy with your own business. Many people of average intelligence have proved that fact. However, you do need certain characteristics in order to succeed with a business. Most of these can be self-taught.

1. Determination-- you must really want to succeed. It takes a full commitment from you. Anything less and you will fail.

2. Perseverance-- the willingness to continue when success is not quickly attained. This is needed because many businesses earn little money during their first few months.

3. Organization-- successful business people use their time wisely. This can be done through setting up schedules, establishing goals, and eliminating time wasters.

4. Motivation-- you must have a reason for wanting to succeed. Money is not enough of a motivator by itself. Personal freedom, the chance to work at home, and doing what you like are good motivators.

5. Willingness to learn-- training yourself is important. Lack of the proper business techniques destroys many businesses.

If you have the above five factors, you are well prepared to operate

your own business.

B. There are no real "get rich quick methods." Some people appear to become wealthy in a short period of time. However, this usually occurs only after much trial and error, training, and sometimes after several failures.

C. It doesn't take money, connections, or luck to get rich. These are rarely factors in most cases. You make your own luck and connections through training and being prepared when opportunity knocks. Numerous successful businesses started with very little money. The first Apple computer was built in a garage with money obtained from the sale of a Volkswagen!

There are plenty of opportunities left in America today. I believe the microcomputer will start a great movement to home based businesses. You can be at the forefront of this new industry, but it will take more than just hard work. One must learn to "work smart", make wise use of your time, and research all possible sources. The proven methods presented in this book will help you to do all of these things and more.

GETTING STARTED

Before starting to operate your business there are several things that you should do. These include: choosing the business best suited to your character, choosing a suitable name, getting licenses and deciding on the legal form of your business. This section details the above mentioned steps.

Choosing the type of business that is best for you involves a number of considerations. The most important factor is to choose a business that is compatible with your character and lifestyle. In other words, choose something that you like to do and can be happy spending a lot of time doing. Many people are saddled with a job that they don't like. Don't begin a business just because you think it will produce a lot of money. Choose something you enjoy doing.

You'll want to do a market survey to determine the number of potential clients for your product or service. Are there enough potential customers to give your business a realistic chance? Also, how many competitors will your business have? Can the business provide the type of income you want? These are all questions that can be answered with a market survey.

Another question to answer is what skills are required to run this business? Do you already have the necessary skills or can you easily get the required training? If not, you'll want to choose another type of

business.

You must also determine how much money you'll need to get started. Some businesses require more start-up funds than others. Will you need outside funding or can you furnish all the required funds? When figuring your start-up costs it is recommended that you add 20-30% above what you estimate is needed. This provides a cushion in case sales don't increase as fast as expected. I also recommend that you never invest more than you can afford to lose! Success is never certain.

Once you have chosen a business you'll need to decide upon the legal form of your business. This can be one of the following three forms: Sole proprietorship, partnership, or corporation. The sole proprietorship is nothing more than an individual doing business in his own name or under an fictitious name. The business has no separate identity as a corporation would. You, the owner, are solely responsible for any debts and receive all earnings

A partnership is an association of two or more persons becoming the co-owners through a general or limited partnership. Partnerships can have big advantages such as: sharing the work and start-up costs, or partners having complimentary skills. Partnerships can also have disadvantages such as the partners not agreeing. Many partnerships break-up after several years. You should sign a partnership agreement that provides for all possible occurrences.

A corporation is a legal entity in and of itself-- it goes on even if the owner dies. It is owned by the stockholders, and protects the owners against personal liabilities. You'll probably need the help of a lawyer to set up a corporation. Most small businesses start out as sole proprietorships or partnerships and some transfer to corporations later.

CHOOSING A NAME

Careful thought should go into choosing a name for your business. The ideal name should be easy to remember and identify with the type of product or service you offer. Here are a few examples: Accurate Accounting, Lightning Typesetters, Jones Book Co., Wilson Publishers, Home Business News magazine, Johnson Wholesalers, Computer Products Plus. Some companies use the owners name as part of the business name. Often the last name or part of the last name is combined with the word company, such as: Simco Lists, Wilson Enterprises, Johnson Co., etc. The name you choose should be catchy and easy for the customer to remember.

Most states require that you registrar any business name that you use. Also make certain that you choose a name that is not trademarked or in

use by another company.

Once all of the above activities are taken care of it is time to get licenses. Most businesses will need both a local and state license. These usually cost \$10-\$50 and can be obtained from your local government. If you are using a fictitious name it will have to be registered with your state government. If you are going to be hiring employees you'll want to get a federal tax number from the nearest IRS office.

Once all of the preliminary steps are finished it is time to actually get started. You should open a checking account in the business name. Deposit all income and pay all bills from this account. This will make your recordkeeping chores much easier. Depending upon the type of business you own you may need business cards and letterheads and possible sales brochures for your products. Strive to make a good impression with all your business literature. The first impression that you make could gain or lose your potential customer.

HOME OFFICE TAX ADVANTAGES

An office in your house that is used solely for business purposes can be the source of excellent tax deductions. You can deduct a percentage of mortgage or rent payments, electricity, heating, phone, and water charges. There are also other possible deductions-- check with an accountant for the latest IRS guidelines. Special Note-- You'll need to keep good records to gain these tax deductions and also prove that you are running a business for profit not a hobby. As a general rule you calculate the percentage of space that the business office takes up. Then you can deduct this same percentage off the expenses mention above.

SPECIAL CONSIDERATIONS

The best advice that can be given to small business start-ups is to start small. Most people cannot afford large business losses. Therefore, only invest what you can afford to lose. Success is never guaranteed! For this reason, I urge you to start small. If your venture is successful, then start expanding. Here is an example of what I mean:

A New York man bought one small rubber stamp producing machine for several hundred dollars. He started producing and selling rubber stamps by mail order, on a part time basis, while still retaining a full-time job. He continued in this manner for one year while developing his marketing techniques and building a customer list. As success came, he expanded and now owns three machines to produce rubber stamps with. He now earns a comfortable full-time income from the privacy of his home.

You can use these same methods; invest enough money to get your

business off the ground in a proper manner. Then test the market. Find out if your ideas are profitable before investing a large sum of money. Many small companies have grown into large corporations by using these methods.

RECORDKEEPING

Keeping good records is more important than most business owners think. First of all you need good records for tax purposes. You don't need any hassles with the IRS! Secondly you need good records for management purposes. Good records will help you identify the areas of your business that produce the most income or expenses. It will help you identify problem areas and make corrections.

Most companies use the cash basis method of bookkeeping. That is, income and expenses are recorded as they are received not as they are contracted. For most small businesses, recordkeeping can be very simple: a set of income and expense ledgers, bank account records, and a few worksheets. One important fact is to keep up with your records! Don't just throw everything in a box and then try to sort it out at the end of the year.

Another important recordkeeping chore is to keep track of your customers. Most mail order enterprises know it is important to keep a mail list of their customers. However, few retail stores keep a customer list. Radio Shack stores are an exception-- The company requires every store to make a sales slip for each sale. This slip contains the customers name and address. All of these slips are then sent to the main headquarters in Texas and are put into a huge computerized mail list. This list gets periodical mailings for special promotions. The result is repeat sales and profits from these customers. Don't underestimate the importance of a customer and of gaining repeat sales.

APPEARANCES

First appearances are usually lasting, therefore you must strive to make all of your business contacts to create a positive image. There are several ways to do this. The first is to make sure that all of your sales literature looks good visually. Use neat typesetting, good printing and attractive layouts. All literature should be easy to read and understand. Pictures are usually an asset.

The primary purpose of your sales literature or methods is to provide information, instill confidence, and create a good first impression. You want to create customer interest so they will want to know more or be ready to purchase. Liberal product guarantees help to create a good impression. Companies that sell via mail order can make great impressions by giving fast service.

MARKET RESEARCH

Researching the market for your product can lead to greater sales for your business. Questions you'll want to answer are as follows. Find out who your competitors are and how much they are charging. What publications are they advertising in? What other marketing methods are they using? What does their sales literature look like?

The most important aspect of market research is learning about your potential customers. What age groups are they? Why do they need your particular product? How much are they willing to spend? The more you can find out the needs of your customer, the better you'll be able to fill those needs.

BUSINESS LIBRARY

I recommend that you collect your own library of business books and sources. \$100- \$200 spent on good business books and magazines now can save or make you thousands of dollars later. The books do not need to be purchased at one time. Buy them as your budget allows (most will be tax deductible). Use your library as a training school toward your business success.

BUSINESS PLANNING

A good business plan can save you many problems and help you to get loans if you need them. A business plan can serve as an operating tool to keep you on track. It consists of two major parts-- information about the business and financial information.

Information about the business includes: A complete description, your market of potential customers, the competition, and your selling methods. The financial data should include information about your assets, current sales, expenses, and projected sales and expenses. A business without a clear plan is like a ship with no course. It will flounder and go in whichever direction the currents and winds take it. You want to be in control-- so complete a business plan.

PRODUCT PRICING

How do you determine the proper price for your product? It must be high enough to produce a reasonable profit yet low enough to attract customers. One of the best ways to determine prices is to take a survey of what other companies are charging for the same type of products. Be sure to take into account regional price differences and differences due to product quality. This survey of competitive prices should give you a range to work from.

There are several factors that go into determining the price for your

product. First calculate the cost of your raw materials. Next determine the amount of time required to produce a certain amount of product. This will allow you to calculate a labor charge (don't forget to pay yourself!). Then add in a small amount for your overhead costs (office rent, supplies, heat, etc.). And finally include a small amount (15 to 30% for profit). Many people forget to add on the profit and find themselves only working for a small wage per hour.

Pricing your product is not too difficult if you follow the above steps. Of course if you are selling a specialized service that requires skills that few others have, then charge higher fees.

If you are getting the impression that there is a lot work in operating your own business, you're right! This fact wipes out many new businesses. The newcomer starts with a burst of enthusiasm which soon fades when the money is slow in arriving. He is spending long hours for little return. Little does he realize that virtually all successful businesses started this way. Often the beginner quits business when he is on the verge of success.

This points out the importance of motivation and desire. Of course you also don't want to stick with a losing business too long. Drop it and try something else.

A successful business consists of several interrelated parts.

1. A useful, valuable product or service.
2. Being organized enough to fill orders, handle customer complaints, and maintain all necessary records.
3. Knowing how to market your products or services.

If any of these three are lacking, your business is in trouble. Often finding a saleable product or service is the easiest part of a business. It is easy to set up a mailing list company by finding the proper computer and software. Almost anyone could do this. But what happens when you have the mailing lists ready to go? You must locate customers. This is more difficult than setting up the computer and software. Keep this in mind when you are setting up your own business. Give all facts equal attention!

It is important to make use of a wide range of sources when gathering business information. Compare different books and get varying views. Put everything together in the best manner for your business.

To bring home some of the preceding paragraphs to you, I would like to share some of my personal experiences. My wife and I started a mailing list company in May, 1982; my age was 34. My college training is in chemistry and I had no computer training or knowledge. I had

briefly experimented with several mail order businesses for three years with little success. I spent minimal amounts of money for books about mail order techniques and methods. This was my first mistake. After purchasing several good mail order books, I was ready to approach the business in a more professional manner.

From my study of mail order, I determined that special mailing lists of various categories would be great sellers. (See the chapter on mailing lists). I also knew that computers were useful for maintaining and updating mailing lists.

So, I then proceeded to purchase a used Radio Shack 16k Model III computer. I added 32k additional memory myself. (A real adventure since I know nothing about electronics); A pressure feed printer was selected from an ad list in 80 MICROCOMPUTING. The printer took three and a half months to arrive.

I soon discovered that a 48k non-disk drive system was quite limited for mailing lists purposes. I had to zip code sort names before entering them into the computer and storing them on cassette tape. There were no adequate cassette based mailing list systems. You can see, I underwent many tribulations before being able to print one label. However, this system did allow me to test the market in a limited manner and determine that this project was feasible.

Finally, I was able to sell my cassette based system and purchase a Radio Shack Model III with two disk drives. A line printer 6 with tractor feed was also acquired. I was now in business for real. (After locating a good software program.) Soon I was earning excellent profits.

This true story illustrates the problems that you may be confronted with when starting a business. Here are some ways to avoid them.

1. Make certain you chose the proper computer system for what you intend to do. If you lack knowledge, enlist a computer-wise friend or hire a consultant. This procedure would have saved me many headaches!
2. Don't be afraid to spend \$100-\$200 for computer magazines, books, and business information. I repeat: build yourself a reference library.

The fact that my wife and I are currently operating a successful computer based home business, in spite of all my mistakes, shows the great opportunities that exist. It also illustrates that the average person can succeed in business. If you follow sound business methods, do complete market testing, and follow a good training schedule, you can build a successful microcomputer based business also.

"Success is a matter of not quitting, and failure is a matter of giving up too soon."

W. Barke

"If we did all the things we are capable of doing, we would literally astound ourselves."

Thomas A. Edison

SOURCES

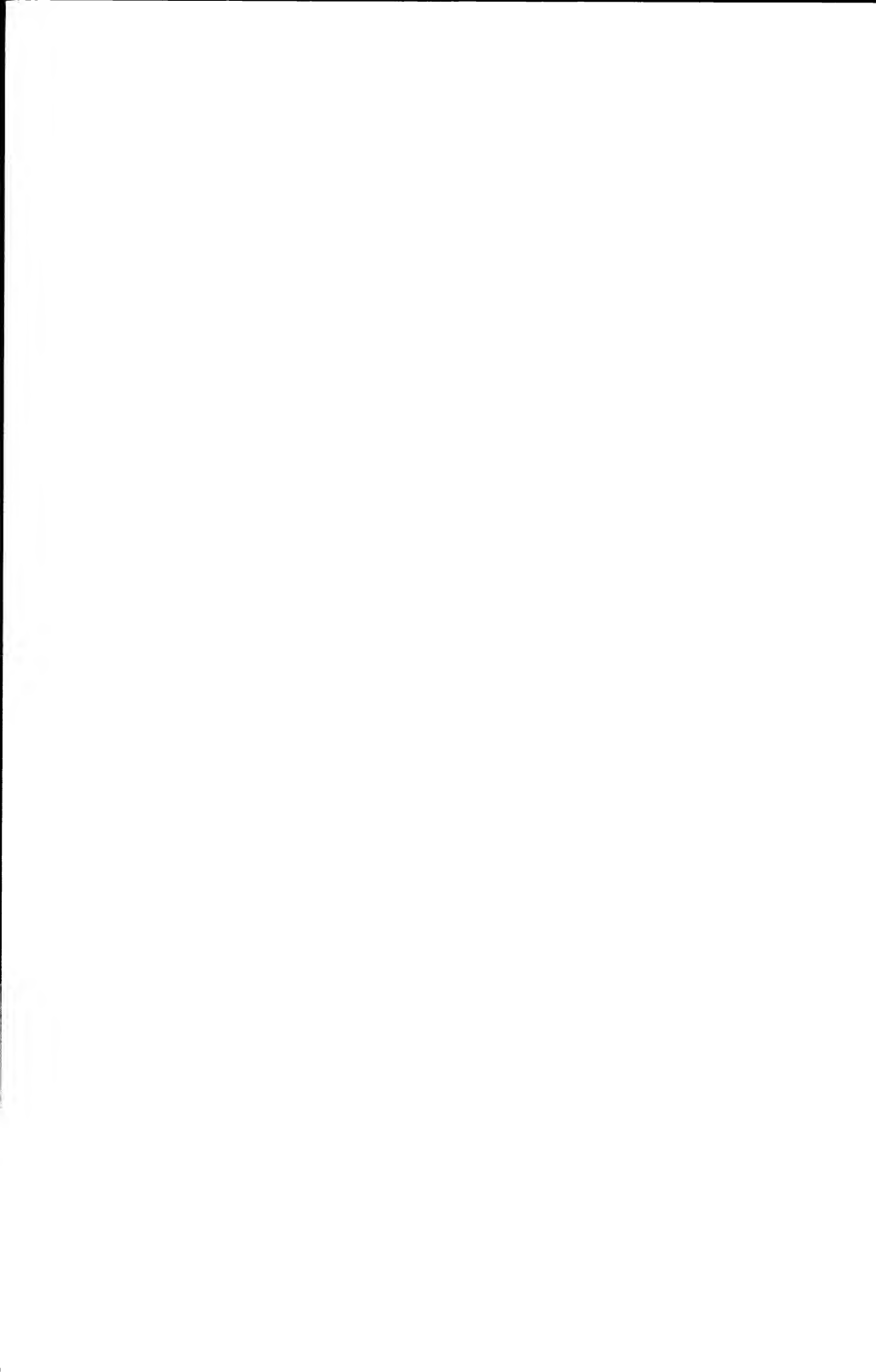
SMALL TIME OPERATOR, by Bernard Kamoroff, published by Bell Springs Publ., Box 640, Laytonville CA 95454

HOW TO QUALIFY FOR THE HOME OFFICE DEDUCTION by K M Klotzburger, Betterway Publ., White Hall VA 22987

THE ENTREPRENEUR'S MANUAL, by Richard White, Chilton Book Co., Radnor PA 19089

BUSINESS PLANNING GUIDE by Andy Bangs, Available from J. Lant, 50 Follen St Suite 507, Cambridge MA 02138 \$20

HOW TO START AND OPERATE YOUR OWN HOME BUSINESS.
-- S11 from Owen Publishing, Dept 111A, Battleground WA 98604



Chapter 3

PROVIDING INFORMATION: PUBLISHING AND WRITING

If you are already experienced with microcomputers, providing advice to inexperienced people can be very financially rewarding. First time users of microcomputers are faced with a lack of knowledge about the complex and sometime perplexing systems. If you can provide useful information in an easy to understand format, you will have a huge potential customer list. For example, after I purchased my first microcomputer, I immediately bought several books and took a programming training course. Most first time users of micros will purchase similar items or services. Providing information for these new micro users can take several forms such as : publishing books, writing articles, publishing newsletters, teaching, seminars, consulting, or computer bulletin boards.

Before you get into some sort of writing enterprise, be certain that you have something worth saying and can say it in an easy to read and understand form. Not every computer expert can write well. Good writing takes practice, but it can be learned. While a discussion of proper writing techniques is beyond the scope of this book-- a few tips follow.

1. No flowery phrases are needed, just use simple sentences and words. Don't try to impress the reader with your knowledge.
2. Write using good English, proper spelling, and a well organized presentation.
3. Always be sure of your facts-- this means that you must do thorough research.
4. Be certain that you evaluate all the pros and cons on every topic. Be objective so that you won't just choose the facts that support one particular view while ignoring other valid facts.
5. Do not steal copyrighted material from other writers or books!
6. Vary your sentence and paragraph length. Write in the same style as you would speak about a particular topic.
7. Avoid using "I" as much as possible. Use action nouns and verbs.
8. If you need help in polishing your manuscript there are many experts available who can make the needed corrections.

GETTING ORGANIZED

Some aspiring writers have difficulty getting organized to write. But this problem must be overcome if you want to be a successful writer. Below are some tips to help you get started.

Here is a brief description of the "pilot system" used by best selling author Dan Poynter and others. First start by doing thorough research about the topic you intend to write on. As you do your research take extensive notes about items that you want to include. Use several different sources for your research all with your own original ideas and thoughts.

At this point you should have a large mass of unorganized notes. You should be able to make a brief outline for your article or book. An outline for an article may only be 1/2 page long, a book outline may be 4-5 pages long. Below is a partial example of the outline used for this book.

CHAPTER I. Introduction

- a. Microcomputer Business potential
- b. Purpose of this book.
- c. How to use this book.

CHAPTER II. Business Primer

- a. Misconceptions
- b. Getting Started
- c. Business Tips
- d. Authors experience

CHAPTER III. Providing Information

- a. Introduction
- b. Writing methods
- c. Magazine articles

The outline serves to organize your writing in a logical style. It will help you to include everything that should be discussed. It will also help to break up a big job into several little jobs. This makes everything much easier.

Now take all of your notes and begin placing them into separate piles for each chapter or section of your outline. Put all material that is related to each other in the same pile. Now you can begin to organize the notes you have for each section. Continue to jot down your thoughts and ideas. You are now about ready to begin writing! Breaking up each section into small piles will make your work go much quicker. Once you get use to this system and practice writing every day you'll find that you'll be able to complete projects quickly.

Another trick that successful writers use is to always carry a pencil and notepad with them. Then they can always jot down writing ideas as they think of them. Writers are constantly on the lookout for new topics and ideas. They read many books and magazines and remain open to new experiences. All of these things can help you to continually generate saleable material.

WRITING FOR MAGAZINES

Some people are able to make a living from writing magazine articles. Most major magazines will pay in the \$200-\$500 range per each article. Small circulation magazines and shorter articles result in pay ranges of \$40-\$200. While few people are able to earn fulltime incomes from writing magazine articles, many writers earn parttime salaries.

What type of articles sell best? First of all forget the fiction market--very few people write saleable fiction articles. Also fiction articles are in very low demand in the computer magazines. So concentrate on factual articles.

Here are a few examples of various types of factual articles: Software and hardware reviews, programming methods, programs, problem solving articles, informational type articles, profiles of computer people or places, and entertaining style stories. With so many possibilities it is not difficult to come up with several good ideas.

There are a number of important factors that should be followed in order to increase your chances of selling articles. Too many writers ignore the proper ways of submitting articles. They then wonder why they receive rejection slips from magazine editors. Here is a list of guidelines:

1. First study the magazines that you want to write for. You'll be able to find a good listing of magazines in the book **WRITERS MARKETPLACE**, which is available at most libraries. Learn what types of articles each magazine is searching for. This research will help you to target your articles toward the magazines that are most likely to accept your type of stories.
2. The above mentioned book also contains writers guidelines to help you approach the magazine's editors. Some editors want a query letter first. Others want only previously published writers. Also the guidelines will tell you how to submit your article. Following these guidelines will greatly enhance your chances for success.
3. Once the editor indicates that he wants to see your article the real work begins. At this point you should already have a good idea of what you are going to say and an outline prepared. Do your research, write the article and get it to the editor while it is still fresh on his mind. Be

prepared to wait for 2-8 weeks before receiving a reply.

4. Study articles written by other successful writers. Discover "hot" topics that readers are interested in.

5. Neatness counts. Many editors will not even read sloppy looking manuscripts.

6. Approach small magazines first. Use nice appearing stationary, letterheads and business cards. Always send a query letter first. In other words present a completely professional appearance.

7. Once you have had a few articles printed (even if you weren't paid for them) note them on your resume and send samples to the editor.

8. Always be on the lookout for new magazines to send your material to. Keep trying and you will get published.

Michelle West is a very successful author of over 200 magazine articles. She sent articles to different magazines for 10 YEARS before her first story was published. But that was before she knew many of the secrets outlined above. If you are serious about writing for magazines you should read her book listed at the end of this chapter.

PUBLISHING BOOKS

Getting a book published can be quite difficult. Why? Publishing houses receive over 100,000 manuscripts each year and only choose a few thousand. Of those few thousand, only a few hundred will have much success. This is not meant to discourage you-- but this is the reality of book publishing.

Your best bet is by being a recognized expert on a particular topic, having a new and exclusive angle, or to already have a writing track record of books or magazine articles. While getting your book accepted is not easy, it is certainly possible.

There is another way to get your book published. That is to Self-Publish it yourself. Using this method you write the book, have it typeset, choose a printer, have it produced, and then begin to market the book yourself. This method is being chosen by more and more authors. There is certainly some risk involved since the cost can be \$2000 - \$6000. But the potential rewards can be great also because you get the full share of any profits.

There are probably as many successful self-published authors as book writers who work for a publisher. Many self published books become top sellers. This is a viable route to choose if you go about it in an organized manner. The new desktop publishing systems have also made self publishing a much easier alternative. Also, once you have been a successful publisher- there are other potential income sources that are available. Some of these are: consulting, seminars, speaking, videos, and

magazine articles.

Self publishing is not for everyone-- because of the extra amount of work that is required. But if you like to work on a project from start till finish, it could be for you. There are just two words of caution. Be sure you have a workable marketing plan before publishing. The second caution is to avoid the so-called "vanity publishers".

The vanity publishers will offer to print your book for you while providing some free publicity and promotion. But there is a price to pay and often that price is much higher than what your self- publishing cost would be. And in the end you do most of the promoting and selling anyway! Instead, I recommend that you follow proven self publishing methods. The Self Publishing Manual by Dan Poynter is the best book available on this topic (listed at the end of this chapter).

One of the real keys to successful self-publishing is marketing. If you are not a marketing expert then hire someone who is. There are a number of low cost marketing methods for book publishers. One of these is to send plenty of review copies to the media sources. While this will cost you some money you may gain thousands of dollars worth of free publicity. Other writers get on radio or T.V. talk shows as a means of promoting their books.

Selling your books through the book stores is difficult but can be done if you follow all the "rules." Probably the easiest way to sell to bookstores and libraries is by using wholesale distributors. These wholesale distributors expect to get 50% of the retail sales and to be able to return all unsold copies.

Another good way to increase your earnings is to offer your customers several related books. These do not need to be books that you have written yourself. Many one book, one person publishing houses, cooperate together and offer each others books through a catalog. The books that are published by another company are then dropshipped to your customers.

Here is a good source of information for self-publishers: COSMEP Newsletter, P.O.Box 703, San Francisco CA 94101. This newsletter is published by the International Assoc. of Independent Publishers and contains valuable information.

TEACHING

Another way to sell information to computer enthusiasts is by teaching seminars and training courses. Many people will sign up for a basic programming course or software training after they buy a

computer. I did. The course I took was taught by a high school teacher in the evenings at a rented school computer lab. The instructor charged \$60 for a 10-week course which met for two hours, twice weekly. There were 20 persons in this class and the instructor also taught several other classes at other times. So this instructor was able to make several hundred dollars per month for just a few hours of work.

If you have a good grasp of microcomputer techniques or programming methods, teaching and seminars can be profitable. Six to ten students per class could be taught even from your own home. The students must be provided with an instructional booklet that you should carefully choose. You must be prepared to give individual attention to each student. Be certain that the students go away well satisfied with what they learned in your class. This business will not make you rich but can provide a nice income and be fun at the same time.

Often, a meeting room can be rented for as low as \$10 a night. Most instructors give each student a certificate of completion once the course is finished. Many instructors choose to work with a community college to have the computer courses given as non-credit courses. This type of agreement will give more prestige to your class and help bring in more students.

SEMINARS

Excellent profits can be made by holding seminars, especially if they are geared to the needs of businesses. Some sample seminar topics are: How to Choose a Small Business Computer, How to Choose the Correct Software, Learning Dbase 3, Learning Lotus 1-2-3, Making Effective use of your Microcomputer, etc. The list of possible topics is almost endless and is not limited to businesses. You could also hold special seminars for specific groups such as: Teachers, Children, Writers, or Students.

It is possible to earn excellent profits from seminars for several reasons. 1. You can charge higher fees per person (\$50- \$500 for a few hours or a full day session). 2. You can hold sessions in many different cities. 3. You can sell related material such as books, tapes, software, and even other seminars. 4. You can pay other experts to teach the seminars for you.

There are a number of companies that have gross sales in excess of \$500,000 just from holding training seminars. This is a business that has plenty of potential and will continue to grow as long as microcomputer sales are growing.

Seminars can be held in local hotel meeting rooms or other areas. You

should advertise in the local newspaper 1-5 weeks in advance of the meeting. It is best to provide each participant with a learning booklet along with a certificate of attendance. (You should also provide a certificate for those completing a programming course). You should also provide some light refreshments.

You can even hire local speakers to be at the seminars. A good source for this would be local computer stores or from computer club groups. Speaker fees are usually 20-25% of each attendant's fee. The attendance fees can range from \$30 to \$500 per person, depending upon your course. Short courses may last 2-4 hours with longer seminars lasting two days or more.

Often you'll be able to get some free publicity for your seminar from the local newspapers and radio stations. This business can be started for a relatively low cost yet has the potential to grow into high earnings.

COMPUTER CAMPS

Another teaching area which has proven successful, is computer camps. These camps can involve considerable expense to operate. A computer is provided for every 4 or 5 students. It is best if you can provide several different types of computers. You will also need to hire several camp counselors.

The objective of computer camps is to provide "hands on" instruction for children age 10-18. Ample computer time should be allowed for each student. Campers can be grouped according to their experience, thus allowing you to individualize the instructions. We have also seen weekend computer camps for adults.

Programs can include: computer instruction, game tournaments, guest speakers, workshops, and the like. It is also wise to include some recreational activities such as tennis, volleyball, and softball. You'll want to have plenty of software available and be sure to provide individual instruction for each student. Many camp directors hire college students or teachers as instructors.

Camp sessions usually last for one week. Fees can range from \$200-\$500 per student. You might also be able to make extra money by selling software, books, and even computers. An excellent way to operate this business is in combination with a camp owner. The camp owner provides the usual lodging, food, recreation, work areas, and helps to get the customers. Your company provides the computers and instructors. Be certain to carry insurance for your equipment!

Most small towns and all large cities have suitable camping facilities

available. These can be rented for a one-week or shorter period. Your local newspapers, radio, and computer stores will serve as your advertising media. Often you will be able to obtain free news releases.

This can be a very profitable earning business and there are many areas untouched by computer camps. It is best to hold a small camp at the start. You can expand when you gain more experience.

CONSULTATION

If you have a good computer knowledge plus training in business methods (such as accounting, inventory, taxes, etc.), you can serve as a consultant to small companies. This business can be somewhat similar to holding training seminars at the business location. It can be as simple as choosing the best software for a companies needs. Or it can be as complex as solving difficult computing problems for your client and include setting up and a complete computer system and training the computer operators.

Another example: Many small companies desire to convert manual recordkeeping operations to a computer system. However, few have the computer experts necessary to define their system's needs and objectives. This is where the trained consultant can be of assistance.

The consultant will evaluate the company's needs and recommend the proper computer system and software needed. The consultant may also aid employees in the implementation of the new computer procedures and training sessions.

First, the consultant will spend time at the company for a complete evaluation of present procedures. He may suggest ways for improvement, and will determine the exact methods the company desires to use. The consultant will then write up a contract which details exactly what is to be done and what fee is to be paid for this work.

Once the above phase is completed, the consultant will do the work set out in the contract. This entire procedure can last several months and involve several thousand dollars in consulting fees. The time required and the fees earned will depend upon the complexity of the job. Always be certain to allow adequate time for the completion of the project and to calculate all of your expenses. Many consultants earn several hundred dollars per day.

A number of people are earning excellent incomes as consultants. A Canton, OH man started as a single consultant and now has several computer consultants working for him. You must be very good at choosing the right computer solutions for your client. You must also

possess great communication skills as well as computer skills. If successful, much of your advertising will come from satisfied customers.

NEWSLETTERS

Monthly newsletters can be an excellent source of income. Most newsletters concentrate on one aspect of computers or one type of computer usage. Here are some addresses of newsletters I have seen.

Word Processing News, 1765 N. Highland #306, Hollywood, CA 90028

Osborne Newsletter, P.O.Box 21016, San Bernardino, CA 92406

The WSYI Report, P.O.Box 10101B, Dallas, TX 75207

OS/Tech, P.O.Box 517, Clearwater, FL 33517

Some newsletters will not accept paid advertising. This creates an impression that the publisher cannot be influenced by computer companies to write favorable reviews. Remember, your first obligation is to your subscriber. He wants timely facts that cannot be found anywhere else except in your newsletter.

Other newsletters accept classified advertising; it can be an extra income source and also provide useful information to your readers. Other income possibilities comes from selling books, tapes, computer related items, or by turning the newsletter into a magazine.

The newsletter owner does not necessarily need to do the writing. Often he can pay to have articles written. A good way to gain stories is to contact the authors who write in computer magazines. Select those who have written articles containing material similar to the contents of your newsletter. Send him a sample copy along with a request for stories. Your payment schedule will depend upon your circulation and the degree of specialization of your newsletter. Compare prices paid by other newsletters to get an idea of the proper article fees.

Another method to gain writers is to advertise for authors in your newsletter. This will gain you several stories. Hire the good authors to produce regular features for your newsletter.

A small newsletter can be started for a relatively low outlay of cash. If the publication is successful, you can gradually expand. A newsletter lends itself well to the use of desktop publishing techniques.

A no-frills-type newsletter can be started for a relatively low cash outlay such as the following. Printing 2000 of a 8 pages size 8 x 11 = \$160 to \$200 : Mailing of 2000 by bulk mail in envelopes = \$350. The

greatest cost will be advertising to obtain subscribers.

One way to gain subscribers is to rent a mailing list of people interested in the topic of your newsletter, and then mail a sample copy to them. Send a strong sales letter with each sample copy. Many publishers offer a free gift to everyone who subscribes. Other marketing methods include direct mail efforts and gaining free publicity. It is always a good idea to send a few free copies to influential people in the industries related to your newsletter.

Another method of producing your newsletter is to make one nice typeset copy of your newsletter, then xerox the number needed to send to subscribers. This is cost effective when you only have a few subscribers.

If you are serious about starting a newsletter, here is an excellent book for further information: "HOW TO MAKE \$25,000 A YEAR PUBLISHING NEWSLETTERS" by B. Sheehan, Parker Publications Co., 1971. This is a great reference.

Most newsletters revolve around a central theme and are geared toward a particular group of people. Examples of this would be newsletters for Amiga 2000 users, programming, software reviews, for a particular computer brand, hardware news, graphics, games, or computer industry news.

Here is an example of what a typical newsletter, aimed at users of a particular brand of computer, might contain: Length--8 to 10 pages-- Longer if your subscription price is high. Three to four software reviews for that brand of computer. Two or three programs-- either business, game, educational, or technical, depending on your newsletter style. News items of interest to your subscribers. One main feature story, one or two smaller stories. Hardware and software tips. Questions and answers, letters, book reviews, advertising. Not all of these items needs to be included in each issue. Ask your readers what features they want. Study other newsletters to gain ideas.

Several methods can be used to gain subscribers. Advertise in small publications such as Computer Shopper and others. Rent a mailing list of people most likely to be interested in your newsletter. Print up a nice brochure to mail to inquirers or mailing lists. You may even include a page or two of your newsletter an an example.

Your subscription prices will depend upon the length of your newsletter (amount of material it contains) and the publishing frequency. Many publications start on a bi-monthly basis until they are well established. Rates can vary from \$10-50 per year. The average is about

S25. Of course, if you are a highly specialized newsletter, your rates can be even higher. Some newsletters charge as much as \$500 per year for each subscription!

Once you are well established, and have produced several issues, you may be able to receive free publicity in other publications. This can be done by sending a copy of your publication along with a cover letter. Your cover letter will tell the purpose of your newsletter, contents, and cost. Write the cover letter in the form of a news release. Incidentally, this news release technique can be used for other computer items also.

Newsletter publishing is not the easiest business to start, but it can be one of the most rewarding. When you have several thousand subscribers you can begin to rent this list for additional profits. You may even eventually want to expand into a full scale magazine-- others have done this with great success.

COMPUTER SCHOOLS

A number of small computer schools have sprung up in the past year. Some of these schools are geared toward business users, others for first-time computer users. As more machines are sold, more schools will be needed.

Here are two such centers: Entech, located in Commack, New York; and Computeam, located in Columbus, Ohio. Entech is located near an industrial center and is aimed at both beginners and also covers advanced computer techniques.

These centers specialize in providing unbiased, professional help to potential computer buyers. Other types of services that can be offered are Visicalc forecasting, programming in basic, selecting a business computer, word processing hardware, and software.

Look for most major cities to have one or more computer schools centers in the next year or two. A computer school can be started by as few as two individuals who are well versed in all phases of computers. You will need to offer a wide variety of programming instruction. You should also be familiar with all of the major microcomputers.

There are many ways to make money by providing computer related information. If you are good with words and communication this could be an excellent area for you to start a business. Here are a few other ideas for good communicators: Technical writing, writing software manuals, ghost writing, writing ads, and preparing business plans. Publishing and writing will continue to be one of the better ways to make money with computers for many years.

You don't need any formal education to get started in the business of providing information. Much of the knowledge you need can be self taught from books or by attending seminars. However many local community colleges provide some excellent courses in writing and communication. In summation, if you have good computer skills and are a great communicator, you can earn a very nice income by teaching others.

SOURCES

SELF-PUBLISHING MANUAL by Dan Poynter \$16 from Para Publishing, PO Box 4232, Santa Barbara CA 93103 Also publishes IS THERE A BOOK INSIDE YOU \$12

THE WRITERS HANDBOOK by Sylvia Burack Published by The Writer Inc. Boston MA Also publishers of PREPARING YOUR MANUSCRIPT

NO BULL GUIDE TO GETTING PUBLISHED AS A WRITER by Michell West, Winslow Publishing Box 413 Station Z Toronto Ontario M5N 2Z5 \$12

DIRECTORY OF SHORT RUN PRINTERS (for books) by John Kremer, Ad-Lib Publ., POB 1102. Fairfield IA 52556 \$11

HOW TO SUCCEED AS AN INDEPENDENT CONSULTANT by Herman Holtz, John Wiley and Sons \$20

NEWSLETTER PUBLISHING by Howard Hudson, Knowledge Industries, 701 Westchester Ave., White Plains NY 10604 \$250

Chapter 4

MAILING LIST PROFITS

A computerized mail list service can take several different forms. Here are some examples: Subscription services, customer recordkeeping, and special list rental. This is one of the easier businesses to set up and the profits can be exceptional. However, there is a lot of competition! This chapter describes the many opportunities for making cash with mailing lists.

SUBSCRIPTION SERVICES

Many small publications including hobby, club, political, or trade publications need to make regular mailings to their subscribers or members. These publications need to keep their mailing list continuously updated. People whose subscriptions have expired must be purged from the list. Address changes and new subscribers must be added to keep the list updated. This recordkeeping can cause small companies many headaches if done manually. Many of these small organizations do not own a computer and must hire extra workers to update their mailing list. Often, even if they own a computer they will still hire another company to produce mailing lists.

A computer can easily keep track of name and addresses, let you know if subscriptions have expired, and print lists tailored to your requirements. A computer system makes it much easier to maintain an updated mailing list. These facts point to a market for companies who will maintain mailing lists by computer.

In order to be successful with this type of business, you must own the right computer, printer, and software; charge low prices, and give fast service. You must be willing to handle lists as small as 200-300 names or as large as several thousand names. You must also become very familiar with direct mail methods so that you can communicate effectively with your customers.

The minimum computer system for this type of service should contain 640k of memory, 2 disk drives, and a sturdy printer. There are a number of computers which fit this description. I use a Tandy 1000SX Radio Shack computer with a 20 meg hard drive. Other computers would serve just as well. You do not need elaborate graphics or color capabilities.

However, be certain you buy a system that has the capabilities to fill any other requirements that you may have later on.

Choosing a mailing list program can be difficult. Here are some features you will want to consider: 1. Can you selectively print by zip codes? 2. Can you select/purge other fields from the printout? 3. How many fields are available for coding? 4. Ease of editing and purging. 5. Speed of sorting. 6. Can the program inform you of duplicate entries? 7. Support from the software vendor? 8. Are different printing formats available? 9. Number of entries per disk. Here are a list of companies you may want to check out for mailing list programs:

Software Concepts, 105 Preston Val.Shop. Center, Dallas, TX 75230
Power Soft, 11500 Stemmons FWY, Dallas, TX 75229
H & E Computronics, 50 N. Pascack Rd., Spring Valley, NY 10977

Of course you can also use any good database management program such as Dbase 3 or FoxBase. Most people are now using data base software because of the flexibility it offers. When purchasing a mailing list program, make certain you can obtain a compatible form letter program also. A form letter program will allow you to produce letters and merge them with the mailing lists for names, addresses, and salutations. This can result in extra business for your company. The best way to find a program suitable to your business is to visit your local computer store. Do a full evaluation of a mailing list program while in the store. Also most computer magazine will have mail list software reviews occasionally. I use the Shareware program Pc-File and Dbase 3 programs to maintain lists.

TYPICAL FEES

Here are some typical fees that can be charged for mailing list services:

Initial Data Entry-- 3 to 10 cents per name
Mailing list printout-- \$25-\$35 per thousand names
Changes, deletions -- 3 to 5 cents each

Sometimes a disk set-up fee is also charged for the initial list start-up. Keep in mind that you must charge higher printout fees for peel and stick labels than those for gummed labels. The peel and stick labels are more expensive to purchase and mail. Also many companies have a minimum charge fee for very small orders.

The above prices are for straight printouts of the mailing list with no special selection procedures required. That is, your customer does not require special selections such as omitting some states, all males, date of last purchase, or some other selection choices. If your customer requires

special selections or purging from the printouts, you must charge higher prices. You will have more time involved in filling these types of orders.

In setting your prices, you must decide how much you will work for. Remember, if your business grows, you may need to hire data entry workers; so set your fees accordingly. Also be sure to include your overhead costs in the calculations.

It is best to have signed contracts with your customers detailing the services your company will render. This will help to avoid conflicts and misunderstandings. The contract should include the following: 1. The customer must order a printout of the list at least 4 to 6 times per year. This is to protect you from those who would just order one printout. 2. Your company cannot be held liable for data entry errors. You will attempt to prevent and correct all such errors. 3. Your company cannot rent or otherwise use the list without permission from the list owner. 4. If the customer does not fulfill his obligations, the mailing list becomes your property. 5. Any special agreements you may make with the customer.

Many small mail order companies maintain mailing lists of their customers. This makes another available market for the small computer based company. Computerized mailing list maintenance can save mail order companies time and allow them to make more accurate mailings.

The right mailing list program will allow you to enter more than just the name and address. Additional entry fields could be source of names, date of last order, type of customer, as well as other special codes. This will allow printouts of any special segments of the list. Thus, the mail order company can conduct a campaign to target a very specific group of customers. This is very attractive due to the rising postal rates. Most companies would prefer to make a targeted mailing rather than a general mailing to all customers.

If you intend to provide the above type of services, you must select the mailing list software carefully. You may even need several programs. Your fees should be based according to the difficulty of the job. If you must make entries on many fields, rather than just names and addresses, charge higher fees. Highly selective printouts will result in more computer time; again, charge higher fees. Some of the same rules that applied to subscription services apply here also.

Here are some sources that sell a wide variety of mailing labels for computer use.

Quill Corp, 100 S. Schelter Rd, Lincolnshire IL 60197 (312)634-5621

Mail Advertising Supply Co., 363, 1450 S. West Ave., Waukesha, WI

53187

LOCATING CUSTOMERS

Here is a method that will help you locate some customers. Scan many publications for advertisements of small mail order firms. Also locate local clubs, organizations, and companies from your phone book. Use these names as your potential customer list.

Once you have located some potential customers you are then ready to prepare a brochure to introduce your services to them. An attractive brochure should contain the following parts: 1. An eye-catching heading in bold letters. Example: **COMPUTER MAILING LIST SERVICE** 2. Often a more descriptive subheading in small letters is also used, such as: **SAVE MONEY and TIME with our COMPUTER SERVICES** 3. Introductory paragraph-- This should introduce your company and tell the customer how your services can benefit him. 4. Further description of your services including examples. 5. Prices 6. Customer testimonials, if available. 7. Close-- You ask the customer to act; guarantees your service; gives your name, address, and phone number and includes an order form. 9. It is also wise to include a 2-4 page personal letter with each mailing.

Present as professional appearance as your budget will allow. First impressions are important. The brochure need be no more than an 8 X 11 page unless you have many special services to offer. I recommend that you buy a book on ad writing if you are going to write your own brochures (See the appendix). Otherwise, use a professional copywriting service.

Mail the brochure and letter to some of your prospects. A follow-up phone call can be made to local companies. Personal contact with the customer is very important for this type of business. Therefore you may want to make some sales calls directly at the company headquarters.

COMPILING SPECIAL MAILING LISTS

Many companies which sell by direct mail make use of special mailing lists. Here is an example of what this means: A company which sells sports books would like to acquire lists of people who have previously purchased sports books. A company which sells flea market items would like a list of flea market dealers. A company which sells moneymaking books or plans would like a list of opportunity seekers. Virtually any type of special list has some market. If you can supply such lists, profits can be yours!

Here is how this list rental service is usually done: You compile a special list, for example, buyers of arts and crafts items. Then contract

arts and crafts suppliers and offer to rent your list to them for one-time use. You receive a fee (from \$20 to \$100 per 1000 names) and send a printout of the list, on labels, to your customer. The customer only rents the list and may use it for one mailing only.

You can rent the same list many times to different customers. It is best to include several "salted" (coded) addresses throughout each list. Friends and mail order business associates make good addresses for coding. Use the coded addresses to check for illegal use of your names. You can "salt" an address by including a suite number or special letter code in it. Then whenever this coded address receives a mailing with this special code in the address, they know it came from your list. This is a common practice used by all reliable list companies.

Mailing list rental can be a very profitable business if you have several good lists that are in high demand. This is a multi- million dollar business and there are many large firms involved. Microcomputers have made it possible for small one man operations to compete in the list business.

Virtually any type of special list has a market. Here are a few examples of different kinds of lists:

book buyers	opportunity seekers
new mothers	small businesses
advertisers	churches
car buyers	club members
doctors	computer owners
teachers	arts and crafts
lawyers	subscribers
brokers	laundromats
game buyers	flea market dealers
painters	publishers
firemen	policemen
teenagers	newlyweds

There are many ways to compile lists. One method is to use directories and listings. But before you compile a list first consider how you are going to market them. Have your marketing methods worked out before spending time typing in names! Do not use the phone book to get a miscellaneous list from the white pages. Few customers want this type of list. Most companies desire special lists which allow them to target their mailings to good potential customers.

Another compiling method is to use annual directories which contain addresses of specific categories. Here are some examples:
The U.S. Government publishes many directories; for a bulletin listing

these directories, write: Supt. of Documents, Gov. Printing Office, Washington, DC 20402

Many local Chamber of Commerce's publish business directories for their area.

Thomas Register of American Manufacturers is available at most libraries.

Contact the AMA for the American Medical Directory list of doctors.

A roster of Industrial Directories can be obtained from Manufacturer's News, 3 E. Huron St., Chicago, IL 60611

American Numismatic Association, P.O.Box 2366, Colorado Spgs., CO 80901 for stamp collectors.

Newspapers and Trade Magazines can be excellent sources also.

Source of directories--"Guide to American Directories for Compiling Mailing Lists" contains information on where to get over 5,000 directories; write B. Klein Publishing, 11 Third St., Rye, NY 10580

Once you start compiling lists, you will discover many other possible list sources. Here is a third method to obtain lists. Place advertisements offering to serve as a mail list broker for list owners. When companies which own their own lists respond, offer to be a broker for their names under the following conditions: 1. You will computerize their names for free or for a very small fee. 2. Your company will locate customers to rent the list to. The rental fee is split on a 50% basis with the list owner. Full rental fees for the first rental goes to broker to cover data entry charges. 3. The list owner can purchase copies of the list for \$10-12 per 1,000.

Be certain that you accept only quality lists from well-established companies. Your business will die if you accept poor lists. Another broker method is as follows: Locate companies who have special lists of customers. These list owners also have computers capable of printing mailing lists. As a list broker, you simply locate customers and receive a 20% fee on each list rental. The list owner ships the order directly to your customer.

Many list brokers do not own any lists or computers! They simply rent other companies' names for the 20% fee. The list owner fills all orders. I believe it is best to own several of your own lists. Then add to the number of lists you rent by brokering other companies' names.

Of course, you can also purchase names from list owners. The purchase price can vary widely from \$20-\$100 per 1,000. Again, make sure you are dealing with reputable firms. Check out a random sample of the names to make certain the list fits the categories that are claimed. Simco Lists, 12221 Beaver Pike, Jackson OH 45640 sells ready to use lists on IBM-PC disks.

Some mail list dealers also trade lists. This is an excellent way to double the size of your lists quickly. Do not trade each list to many dealers; this would result in overuse of your names.

There are many other ways to obtain quality lists, such as: clipping newspaper and magazine lists, mailing out questionnaires, Advertising various products, giving away free reports. Here is an example. If you desire to obtain a list of flea market dealers, use these methods: 1. Write a small report (1 or 2 pages) containing sources of items that can be sold at flea markets. Sell or give this report away free using small ads. Use the names of people responding to your ads for the list. 2. Many flea markets require dealers to register. Obtain this registration list. 3. Write to companies which sell items to flea market dealers.

The above methods, as well as others, can be used for different categories. Mail list companies can be quite innovative in finding new lists. Here is what one man did. He placed ads and also got free publicity for a contest which gave away free computer related items such as printers, disks, etc. To enter the contest each person had to send in a card listing their name and address and the brand of computer they owned. The result was many thousands of computer owners names for a great mailing list. This man now is one of the largest sellers of computer owners mailing lists.

Here is another aspect of the mailing list business. In this country, people are highly mobile. It is estimated that 10% of the population moves each year. Thus, a list of 1,000 names could have 100 or more undeliverable addresses within a year. These undeliverables are usually called "nixies". A rate of 10% nixies is unacceptable to your customers. You must, therefore, constantly purge old addresses from your lists and fill in with new names.

There are several ways to keep your lists clean. One way is to make first class mailings to each address. This is expensive, but is sometimes done for highly specialized lists. The Post Office will return undeliverables and address changes. Making first class mailings for list cleaning purposes, can work out great if you have a profit making item to sell in the mailing.

A second method is to allow another company to clean the list for

you. They receive the list for free usage or for a small charge and return any nixies to you. A third method is to replace all nixies that your customers return to you with 5 or 10 new names. This gives the customer incentive for returning nixies. This is the most widely used method among small list companies.

Whatever method you use, the nixies must be kept at a level of 4-6%. Otherwise, you will probably have many unhappy customers. However many of the major list companies only guarantee a 90% deliverability rate.

LIST PRICING

One way to price your lists is to see what the competition is doing. Set your prices similar to the competition's for similar lists. Another rule of thumb is this: The more specialized or selective a list is, the higher price it is worth. Example: List of Launderomats in Ohio \$70 per 1,000. List of opportunity seekers \$30 per 1,000. Don't make the mistake of trying to gain customers by drastically underselling the competition. Most businesses are wary of cheaply priced lists.

MARKETING YOUR LISTS

It is essential to have eye-catching professional appearing ads and sales brochures for your mailing lists. If you are unable to do this yourself, hire professional copywriters to do it for you. The mailing list business is very competitive and you must match or better your competitors if you want a share of the market. Here are 2 respected copywriting companies:

Gray Studios, P.O. Box 1330, Philadelphia, PA 19101
J.R. Reiss, 16930 Black Hawk, Granada Hills, CA 91344

Observe various publications to find mailing list ads. Write to obtain the brochures that are mailed by other list companies. This will give you a good idea of what good ads and brochures look like. See the end of this chapter for ad examples.

The sales brochure should consist of the following:

1. An eye-catching headline such as Fresh Names, Responsive Mailing Lists, etc.
2. Two to three paragraphs describing what you have and why the customer should purchase your lists.
3. Prices
4. Call to action, guarantee, order form.

The brochure should also state that your names are for one-time use only and may not be copied or resold. Seed the list with a few coded

names so that you can monitor any unauthorized use of the list.

A complete description of marketing techniques are described in chapter 12. There are many excellent books on mail order marketing (See Sources). Here are a few pointers:

1. Advertise in publications similar to those used by other mailing list companies.
2. You may need to test several different ads before finding the right wording for your lists. Keep good records on the orders/inquiries received from each ad. Coding your ads will tell you which ads pull the most orders.
3. Different magazines may require different ad copy in order to be profitable.
4. Use special incentives, discount coupons, and giveaways to attract customers.

There are a large number of people offering mailing list services. Therefore, this is not the easiest business to operate at a large profit. This business is also very labor intensive; it takes a great amount of time to enter mailing lists on disks. Keep this in mind as you organize your business.

How much can you make with this business? Popular lists should generate between 50 cents and \$1 per name per year. Thus if you have 50,000 good names you should be able to have gross sales of \$25,000 to \$50,000 per year. All of your expenses must be deducted from this. However many small list companies are able to generate 25-30% profits.

There are various ways to learn about the list business these include: getting a free subscription to Direct Mail News magazine, 19 West 21st St New York NY 10010. Write the list companies and brokers that advertise in DM News and other magazines. Study mail order books, and learn as much about the direct mail industry as possible.

SOURCES

STANDARD RATE AND DATA, MAILING LISTS-- a book that is available at most large libraries.

DEPENDABLE LIST MARKETING LETTER, Dependable Lists, 257 Park Ave So., New York City NY 10010

RULES FOR TESTING, Ed Burnett, 99 W. Sheffield Ave, Englewood NJ 07631

DIRECT MAIL NEWS, 19 West 21st St, New York NY 10010 phone (212)741-2095 -- Ask for a FREE subscription.

\$MONEY\$ BY MAIL

**The Mail List
That Means
MONEY!**

**Repeated
Mail Order
BUYERS**

**OPPORTUNITY
SEEKERS
AND MLM'S
MAILING LIST**

- 70,000 plus fresh new names every month of MLM's and Opportunity Seekers. Send them your offer and watch the money come in.
- One mailer received in excess of \$50,000 off our highly responsive list. We have several customers ordering 10 to 20,000 every week.
- Unheard of Guarantee for every undeliverable you have returned within 60 days. We'll replace with 25 new names.
- Why pay more??? Professional mail list brokers would charge you \$50 to \$70 per thousand for the same names. Now we offer you wholesale prices for one time use of Hot-line names on peel and stick labels in computerized zip code order. Shipped postage paid within 24 hours. Your check, M.O. VISA - MasterCard or COD orders welcome.

200 names \$ 10	500 names \$ 14	1000 names \$ 22
2000 names \$ 35	3000 names \$ 50	5000 names \$ 69
10 000 names \$130	20 000 names \$250	100 000 names \$900

- FREE DEALERSHIP INFORMATION PACKAGE on SIX of the hottest New Mail Order money makers will be included with every order of 1,000 or more names.

FRESH NAMES DAILY
SO GET THEM WHILE THEY'RE HOT!

NATIONAL MAIL LIST

411 Deese Road, Dept. hbn
Ozark, AL 36361-1105
Phone (205) 774-3394

Lists On Disks

Good Mail List on IBM-PC Compatible disks for your unlimited use. Many lists available for book buyers, small businesses, computer owners, opportunity seekers, etc.

Prices start at \$55/1000

SIMCO LISTS
Box 482

Jackson, OH 45640
(614) 988-2331



CASH IN YOUR MAILBOX

SPECIAL LISTS

**OUR LISTS
DELIVER RESULTS!**

PROVEN BUYERS

In order to get the most Profits from your mailing, you must target it to the right people. Our special categories of **HOT LINE** buyers pull big response for all types of opportunities. The Result - **CASH IN YOUR MAIL BOX!** Our lists are exclusive - you can't order them from any other source.

Computerized lists, in zip code order, printed on peel and stick labels - For one time use.
10 fresh names for each undeliverable.

- | | |
|--|---|
| <input type="checkbox"/> Home Business Seekers | <input type="checkbox"/> Computer owners |
| <input type="checkbox"/> MLM people | <input type="checkbox"/> Mail Order dealers |
| <input type="checkbox"/> Opportunity seekers | <input type="checkbox"/> Flea Market people |

200 - \$11 500 - \$18 1,000 - \$28
5,000 - \$120 10,000 - \$200

SIMCO LISTS

12221 BEAVER PIKE, SUITE , Jackson, OHIO 45640
(614) 988-2331 VISA and MASTERCARD Accepted

MAILING LISTS

**FRESH, ACCURATE
& RESPONSIVE**

Opportunity seekers names - All less than 30 days old! These people will be responsive to all types of moneymaking deals, advertising offers, dealerships, books, supplies, etc. They are on gummed labels, zip-coded and are guaranteed to be 100% deliverable. We will gladly replace each undeliverable returned to us within 60 days with 10 fresh names. You can't buy better names at any price! Sent to you by first class mail.

100-\$4.00 - 200-\$6.00
500-\$20.00 - 1000-\$30.00
2000-\$45.00

VENTURE PUBLISHING INC. / csa
Elizabeth, CO 80107

NAMES! NAMES! NAMES!

Need mailing lists? Thousands of opportunity seekers listed in our files. Printed on self-stick labels, zip code order.

\$8.00/200 - \$18/500 - \$35/1,000

DATA MANAGEMENT SERVICES

Rt. 2, Box 217 Highland, IL 62249

CASH IN YOUR MAILBOX!

Every Successful Mail Order Business Person knows that Direct Mail is the fastest way to create huge profits. They also know that it is important to mail to the *right* names. Our **Special Lists of Proved Buyers** will target your offer to the proper people. The result -- **CASH in your Mailbox!!** Our **Special Lists of Hotline Buyers** are perfect for all types of opportunities, books, and supplies. We are the prime source for these lists -- they are *not available anywhere else!!*

OUR SPECIAL MAILING LISTS DELIVER PROFITS!!

These **HOTLINE** Names are guaranteed. Every undeliverable name returned within 60 days is replaced with 10 **FRESH NAMES!!** All lists are printed in Zip Code Order on peel and stick labels for no extra charge. We take *great care* with our lists -- so you can take *great care* with your mailings!

TRY OUR LISTS -- YOU'LL BE GLAD YOU DID!!

- | | |
|---|---|
| <p><input type="checkbox"/> 101 Home Business Seekers (30,000)
People who have or want a Home-based Business. Good for opportunities, books, supplies, dealerships.</p> <p><input type="checkbox"/> 102 Opportunity Seekers (30,000)
Great for books, printing, and all types of opportunities.</p> <p><input type="checkbox"/> 103 Multilevel People (10,000)
Active MLM people. Great for all types of Opportunities.</p> <p><input type="checkbox"/> 104 Book Buyers (10,000)
Buyers of \$15 Opportunity Books. Interested in Moneymaking Offers.</p> <p><input type="checkbox"/> 105 Advertisers (3000)
Small companies - good for Opportunities Lists, Advertising, Dealerships.</p> <p><input type="checkbox"/> 106 Craft People (3500)
Buyers of Craft related items</p> | <p><input type="checkbox"/> 107 Lant - Bookbuyers (8000)
Buyers of Dr. Lant's Business Success Opportunity Books. Average purchase \$50. People of above average education & income.</p> <p><input type="checkbox"/> 108 Owen Publishing - Bookbuyers (10,000)
Buyers of Owen Publishing's Opportunity books. Average Purchase \$20. People who like to work with the hands.</p> <p><input type="checkbox"/> 109 Computer Owners (9000)
Computer owners who have bought software through direct mail. Big spenders. Average purchase \$50.</p> |
|---|---|

Prices for Lists 101 - 106

200 - \$11	1000 - \$32
500 - \$20	5000 - \$150
	10,000 - \$280

Other lists available -- Tell us about your needs.

HOME BUSINESS NEWS
12221 Beaver Pike
Jackson, OH 45640
614/988-2331

Lists are rented for one time use and may not be reused or copied -- decoy names are included to monitor each list.

Prices for Lists 107 - 109
\$50 per 1000 -- Minimum Order 500

FREE Copy of **HOME BUSINESS NEWS**
Magazine with Orders over \$30.

ORDER FORM -- Please Print Clearly

Please send _____ Names in Category _____

Enclosed is \$ _____

Name: _____

Address: _____

City: _____ State: _____ ZIP: _____

VISA, Mastercard Okay _____

Card Number: _____

Expiration Date: _____

MAILING LIST SERVICES

Do you have a list of customers to which you mail...

Do you keep a list of your customers?

Do you mail them various material monthly, yearly?

Do you type their names everytime you need them?

Do you wish you could find a faster and more efficient way of doing all this?

If you answered yes to any of these questions, you just found the answer.

We are a Direct Mail Advertising Firm. Among our many services, is the one you have been looking for in order to efficiently mail material to your very own list of customers. Our Mailing List services will do away with long hours of typing (or having typed) your names. No more poorly typed names or mixed zips which you will have to sort out later.

We can keep up your list for you at very economical prices. Send us your customers names. We will enter them on computer discs (each disc will be your own to keep at any time). The names will be coded as per your wishes.

Anytime you need your list of customers, just give us a call and in no time at all we will have it printed for you on neat, easy to read and use pressure sensitive labels, sorted by zip codes (which is so important for bulk rate mailing.).

No more waiting for the typist to be finished. We can have this done for you in hours.

YOUR LIST WILL BE TREATED CONFIDENTIALLY AND NO ONE ELSE WILL HAVE ACCESS TO IT.

Here are the easy to understand costs:

1. LIST SET UP CHARGES:

Each entry - minimum charge of \$20.00

includes free upkeep of your list, i.e. deletions, address changes.

Subsequent addition to the list will be billed monthly at .8 each.

2. CHARGE FOR RETRIEVING THE NAMES:

computer printed on pressure sensitive labels, zip code sorted, and with own key identification.)

Each label - minimum charge of \$20.00

With your first order for set up we will provide free of charge a print out of your list in alphabetical or zip sequence. (additional print outs will cost \$5.00 each).

A customer list of 1000 names would cost you:

1000 x .8 = \$80.00 set up

everytime you need the list:

1000 x .2 = \$20.00

CALL OUR OFFICE BEFORE 10:00 AM and your labels can be shipped the same day, in your hands the next, ready for mailing.

FOR MORE INFORMATION, CALL OR WRITE:

Home Business News
12221 Beaver Pike
Jackson, OH 45640
(614) 988-2331



Chapter 5

WORD PROCESSING

The availability of microcomputers has made word processing a very viable method for earning money. Formerly the only way to operate this business was to purchase or rent a dedicated word processing system--and these were expensive! But low cost microcomputers, letter quality printers and laser printers have changed all of this. The typist who still works with a manual typewriter to produce resumes, thesis, legal documents, etc. cannot compete with a word processor microcomputer system.

First, we will define word processing, then we will detail a number of ways people are earning money with word processing systems. A word processing program will allow you to produce letters and other documents using your microcomputer and printer. The program will allow you to produce many formats for your document (length, width, headings, etc.). The program will allow you to produce a document, save it to disk, and recall for later use or editing. A word processing program can be a real time saver, and allows the typist much greater flexibility. Corrections can be made easily by simply backspacing and retyping, entire paragraphs can be moved to another spot easily.

RESUME PREPARATION

Resume preparation is an excellent application for a word processing system. Microcomputers can produce resumes quicker and cheaper than the old method of offset printing. A laser printer will enable you to produce nicely typeset resumes and as many copies as needed.

The offset printing method of resume preparation involves typesetting a master copy, photographing this master to produce a printing master, and then printing 50 to 100 copies of the resume. Using this method, the cost per copy is very high and is time and equipment efficient only when a large number of copies are made (500-1,000). This number of copies is usually not needed for resumes. Changes in the resume also require new masters to be prepared.

The word processor system is a much more efficient way to produce 20-50 copies of a resume. Here is how it works: The resume is prepared and stored on disks. This can be recalled at any time and the desired

number of copies produced. If it becomes necessary to make changes in the resume, editing can be quickly performed. The necessary changes can be made, and the resume stored or printed all within a few minutes. The big advantage of resume preparation with word processors is speed and the ease of making changes. Thus you can tailor a new resume for each possible employer.

SUCCESS STORIES

A woman in Wisconsin bought a small microcomputer system, letter quality printer, and a good word processing program. She started a resume preparation service, and reports excellent results. She is now branching out to other word processing services.

Peggy Glenn of California started a word processing business in 1980. She was very successful and decided to write a book about word processing. The book has become a best seller. Peggy attributes all of her success to the word processing business she started. It helped her to gain the confidence and skills to tackle and complete other profit making businesses.

A word processing service can be run from small towns as well as large cities. You will need to advertise in the local newspaper and phone book. But your best source of new customers will come from your current list of satisfied customers. They will gladly recommend you to their friends and business associates.

Another possible source of business can be local employment agencies. The smaller agencies often need someone to prepare resumes for their clients. Contact them and show examples of your work. You must be able to give fast, accurate service.

One resume preparation service charges \$8 for writing the resume. Extra copies are then made for 15-50 cents per sheet depending on whether the copies are produced by xeroxing or with the word processor. A resume preparation service can serve as a good income producer alone, or in conjunction with other word processing services.

REPETITIVE LETTERS

A company or individual will often need to send the same "form letter" to many individuals. However, in order to make the letter more personal (and thus generate greater customer responses), the letter must contain individual salutations (with names and addresses) for each customer. Often, the customers name is also included in several places in the body of the letter. It is impossible to do this with offset printing, and typing each letter individually is out of the question. A word processor can easily perform the above task.

There are a number of word processor programs which can be used to produce the form letter. These same programs can combine the form letter with a mailing list containing the names and addresses of the intended recipients. Each letter can then be printed out containing the proper salutations and names in each letter. To the recipient, the letter appears to be individually typed (as long as you are using a letter quality printer). This letter personalization is a very valuable service for both large and small mailings. It is also a great time saver and very cost effective.

Producing form letters can get you two types of jobs-- word processing for the form letters and mail list maintenance for the customer list. One good potential source of customers is local politicians who want to make special mailings to the voters.

Here is an example: A Pennsylvania man used his microcomputer, letter quality printer, and word processing software to produce a mailing of several hundred letters for a local politician. The office seeker wanted to reach his local voters with a "personal" letter. The word processing service did everything including mailing the letters. Typical fees for this service range from \$1 to \$1.50 per letter.

This is just one example of the many ways personalized letters can be used. Other uses include contest mailings, company Christmas cards, club mailings, and sale announcements.

You can gain some initial orders by showing samples to small local companies and using local advertising. Fees would be similar to those charged for resume preparation with discounts for larger quantities of letters ordered.

NEWSLETTER AND BROCHURE TYPESETTING

Today, there are a large number of newsletters circulated by companies, clubs, churches, civic groups, and special interest groups. The circulation can range from 100 to several thousand people. Many of the newsletter owners want a very professional appearing product. They therefore pay to have the newsletter typeset. This often involves several changes in newsletter format and content as errors are detected. A word processor system can produce suitable typeset newsletters for some of the mentioned applications.

Some needs of typesetting are as follows:

1. Justification-- all sentences end at the same place on the page.
2. Typeface changes-- different size letters for headings or bold words.
3. Column width and length changes.

4. Headlines or special art work.

A good word processor system can perform many of these needed features. To operate this business for a wide range of customers, you will need to choose your computer system carefully. You will also need to charge less than the typesetting companies do for the same services.

Many companies also have a need for brochure preparation. They desire quality appearing brochures for mailing to potential customers. This is another possible source of income.

While it is impossible to match all current typesetting techniques with a microcomputer, you can match some of them. Desktop publishing systems can come very close to most typesetting applications. In the future even better laser printers will be available so you can produce near perfect typesetting. Another method is to use a modem to transfer the documents to a typesetting company.

One company is using a novel approach for computerized typesetting. This company has a software program that allows you to request typesetting work to be done following all your format and type face changes. You enter all the needed information as instructed, on a disk. This disk is then returned to the company, the company produces the finished professional typeset document on their high priced equipment, and returns a copy to you! They have software available for most microcomputers. Here is their address: Chiles & Chiles, Inc. 1351 S. Floyd Rd. Suite 109, Richardson, TX 75081.

A Computronics magazine article titled "Cottage Computery Comes of Age", by M.H. Shadick, reports another novel typesetting method for microcomputers. Intertec Inc. produces a microcomputer called the Super Brain. This computer along with a modem and word processor software can connect a home typesetter compositor with a companion computer at the printing house which employs them. The home worker can then compose typeset material for the printing company. Cold Typesetters of Minneapolis is one company using this method. Several other companies are following their lead with more to follow.

DESKTOP PUBLISHING

Many individuals are now combining word processing with Desktop publishing systems. This adds greater flexibility to the kinds of services you can offer. A typical desktop publishing system will cost between \$5000 and \$6000. It consists of a computer, laser printer and desktop publishing software.

Three of the better desktop publishing programs are: Ventura

Publishing, Pagemaker, and Spellbinder. These programs greatly expand the types of documents that you can produce such as: multiple columns, adding graphics, headlines, and justified proportional fonts. Thus you can produce magazine, book, or newsletter layouts.

Desktop publishing services requires more skills than being able to type fast and accurate. You also must possess graphic and designing knowhow. These can be acquired from books and training courses. It is your design skills that will gain customers for a desktop publishing service.

HOME TYPING SERVICES

There are a number of regular typing services that can also be completed using a word processing system, often cheaper and faster. Here are some services that others offer:

TRANSCRIBING-- The proceeding of various civil and criminal trials, conventions, depositions, and conferences sometimes need to be recorded. Sometimes these proceedings are recorded directly on tape or using a stenotype machine. The typists can then transcribe the proceedings into the required written form. If you have stenotype skills you can handle both the original recording and transcribing. This business can result in excellent earnings.

How do you get transcribing jobs? Contact court reporting firms, which are listed in the yellow pages of your phone book. You may also contact your local clerk of courts.

U.S. GOVERNMENT JOBS-- Occasionally, a federal agency will allow bids on typing jobs. Your best chance of getting this type of job is to bid on the smaller ones. Register with the U.S. General Services Administration for this type of job. They have offices throughout the country.

MENU TYPING-- Some restaurants have weekly menu changes. Often they employ typists to make copies of the menu. The word processing system can easily produce 1-100 nice appearing copies. If you are interested in this type of work, contact local restaurant owners and show them a sample of your work. Charge about \$1 per page, printed on a nice quality paper.

THESIS and MANUSCRIPT TYPING-- If you live near a large university, an excellent income can be generated by typing thesis and reports for students. Advertise in the local college paper and on bulletin boards. The "Manual for Writers of Term Papers, Theses and Dissertations," by Kate L. Turabin is a good guide.

The WRITERS DIGEST magazine lists companies and individuals who desire to type manuscripts for authors. This is another good business area. You can gain more customers if you also have editing skills.

These are a few of the many business possibilities that a word processing system can present. Many people are earning excellent full or part-time incomes with home typing. You must perform accurate and neat work in order to stay in business, as much of your advertising will be in the form of word-of-mouth recommendation from your satisfied customers.

Lynette M Smith operates Qualitytype Word Processing and offers these tips. First dress professionally when you are visiting potential customers, have some business cards made, join local business clubs, concentrate on contacting businesses that are near-by (3-5 miles away), and continue your business education.

INDEXING

Another possible service that sometimes is offered by word processing companies is book indexing. Some word processing programs will also index for you. This is a business that takes clear thinking, thoroughness, organization, and the ability to work under a deadline. There are some sources for further indexing study at the end of this chapter.

Here are some features of word processing programs that you will want to consider:

1. Is it easy to edit once the document is written?
2. Can the program be merged with a mailing list program to produce form letters?
3. Are underlining, special characters, bold or condensed letters available with the program?
4. Can you use a wide range of document formats, or just a few?
5. Does it justify? (Make the end of lines come out even).
6. Does it support laser printers?

Do a lot of experimenting; try out several systems. Then choose the one most suitable to your operation. Before long, you can have a profitable word processing service. Many people with good typing skills have done just that.

SOURCES

SOFTWARE

PC WRITE-- for IBM-PC and compatables, Quicksort, 219, First N. #244, Seattle WA 98109 (206)282-0452

MY WORD, for MS-DOS computers, TNT Software, 34069 Hainesville Rd, Round Lake IL 60073

BOOKS

WORD PROCESSING PROFITS AT HOME-- by Peggy Glenn, Ames Allen Publishing, 9254 Main St., Huntington Bch., CA. 92648

EDITORIALEYE newsletter for editing, Editorial Experts, 85 S. Bragg St. Alexandria VA 22312 (703)642-3040

INDEXING

INDEXING COURSES, USDA Agriculture Bldg, Rm 1404, 14th and Indep. Ave. SW, Washington DC 20250

AMERICAN SOCIETY OF INDEXERS, 1700 18th St N.W. Wash., DC 20009



Chapter 6

COMPUTER BULLETIN BOARDS

A recent development is the use of computer bulletin boards systems as a profit making enterprise. Although this type of business is still in its infancy a number of people are already earning excellent incomes. This kind of business should grow considerably in the next few years as more and more microcomputers are put into service.

A computer bulletin board system (initials BBS) is a system that can be accessed by anyone who owns a computer, modem, and communications software. It is essentially a means by which two computers "talk" to each other over the phone lines. Here is how this works. A personal computer owner uses the above mentioned equipment to dial a BBS. Once you are connected into the BBS system you can take advantage of the services it provides.

Typical services provided by a BBS are: Software down loading or uploading, advertising section, special information areas, message centers, or a help section. Many other types of services can also be provided.

Currently most of the microcomputer based BBS are free-- you only pay the price of your phone call. Of course, there have been a number of large commercial BBS for several years. These large companies ask you to pay a fee for their special services. Examples are: Dow Jones Investment Services and CompuServe. These companies use huge mainframe computers for their BBS. These firms usually charge a one time sign-up fee of from \$25 up to \$200, and an access fee (\$5-\$25 per hour) based on the time connected into the BBS.

These same BBS for pay systems are now beginning to show up on microcomputer based BBS. Most of these systems are operated from a small home office. Several companies are now earning in excess of \$50,000 per year!

The Exec-PC BBS is a BBS system that is run by Bob Mahoney and it has taken over the basement of his house. This system has over 4,000 members who each pay \$45 per year to subscribe to this service. It has

20 incoming phone lines for these members. There are over 20,000 files for these subscribers to choose from. The BBS specializes in providing business information to its members. It also provides on line help, message centers, and an advertising area. The Exec-PC BBS can be contacted by modem at (414)964-5160. You can take a free tour of the system before registering.

As you can see the Exec-PC is a specialized BBS geared toward business owners. Companies such as these will proliferate in the coming years. There are already special BBS's for writers, music writers, programmers, sports enthusiasts, investors, specific businesses and a host of other topics.

Don't get the idea that a BBS business is easy to start. It takes a fair amount of work and skills. Mr. Mahoney states that he often works 12 hour days. He also must be able to solve hardware and software problems. It is not that difficult to set up a BBS system. In addition to the computer you'll need BBS software and several incoming phone lines connected to the modem. Several sources are listed at the end of this chapter.

To be successful with a BBS system you must provide several phone lines so that the subscribers can easily connect. This means you must have a multi-user system and software. Other potential earning areas could come from selling advertising, books, and computer supplies.

BECOMING A SIG

Another way to earn money on a BBS system is by becoming a Special Interest Group manager (abbreviated SIG). These are people who manage and look after an area of a major BBS system that caters to a special interest group. An example of this are the SIG operators on CompuServe for : RockNet, Multi-player games, Aquaria/Fish forum, or the IBM-PC interest area. Some of the large on-line services have several hundred special interest areas to choose from.

The SIG's responsibilities include taking care of all the files in his area, answering questions, checking messages, providing current information, and sometimes even having special guests. For example CompuServe's RockNet recently had Barry Manilow as a guest. The SIG also will arrange for special forums and discussions throughout the month.

The SIG manager is paid a percentage of the income earned by his special area. Everyone who connects into these large BBS services pays a connect fee for the time connected. The computer keeps track of the time and fees for each special interest group area. The SIG operator then

gets a percentage of this, usually 10% to 15%. The most popular areas generate the largest incomes. While many SIG operators only make a few hundred dollars per month there are some making in excess of \$50,000 per year.

The major BBS networks are always looking for new special topic areas to add to their services. If you can come up with a good concept they might hire you as a SIG operator. Of course your idea must be original and something that would be popular enough to support itself. You must also convince the BBS services that you are capable of handling the SIG, that you have on-line experience, and management and marketing skills.

Here are some on-line companies that welcome new SIG's.
CompuServe, 5000 Arlington Centre Blvd., Columbus OH 43220
(614)457-8600
Genie, 401 Washington St, Rockville MD 20850 (301)349-4000
Delphi, 3 Blackstone, Cambridge MA 02139 (617)491-3393
The Source, 1616 Anderson Rd, McLean VA 22102 (703)-734-7500
Byte Information Exchange, One Phoenix Mill Ln, Peterborough NH
03458 (603)924-9281
Q-Link, 8619 Westwood Center Dr, Vienna VA 22180 (703)448-8700
(For Commodore computers only.)

SELLING PRODUCTS

There is one more way that people are earning money on BBS. You can sell computer related products to from ads that you place on BBS's. Currently there are over 7000 small BBS in the U.S.A. Many of these BBS allow you to post ads at no cost. Others charge a fee in return for placing ad postings. Some people are earning an excellent income by placing ads that sell computer related products.

The first consideration for this type of business is a good source of supply for the products. You must be able to purchase at wholesale prices so that you can charge low retail prices and still make a profit. You must also choose popular products for which there is a huge demand. Some examples are: printer ribbons, computer paper, mailing labels, floppy disks, surge protectors, and books. When selecting sizes and styles it is best to only offer the most popular items such as: printer ribbons for Epson printers, one up peel and stick labels in packs of 1000, 8 x 11 inch size computer paper, and 5 1/4 inch floppy disks or the new 3 1/2 disks for MacIntosh computers. It is best to choose products that retail from \$10 to \$30.

One of the keys to this type of business is your selling price. You must be able to offer prices that are comparable to other mail order

companies. That is, prices that are lower than the items can be purchased for in a retail computer store. Also you must offer fast service, and high quality products. You can even make these products your own name brand by repackaging and putting on your own label. Also you must charge extra for the postage costs, this is usually about \$1 extra per each item or \$2-\$3 per order.

Here is an example of possible earnings. Gear your retail prices to earn about 20% gross profit, thus a \$20 sale should net you \$4. If you want to earn \$2000 per month and the average sale is \$20 you'll need to make 500 sales per month. If you advertise on 100 BBS systems, that means you'll need to make 5 sales for each ad per month. Obviously the number of sales you make will depend upon several factors such as: your prices, the number of people who contact the BBS where you advertise, and the quality of your products.

This is not an easy business to make tons of money in because of fluctuating prices and the fact that more and more BBS systems are charging for ads. But you could do OK if you have great prices and unique products. Starting this business consists of locating your suppliers and then placing your ads on as many BBS systems as possible. Thus you can start very quickly with a minimum of expenses (mostly long distance phone calls!). Some suppliers are listed at the end of chapter 10.

There is one other type of product that can be promoted and sold on BBS systems. This is Shareware software. The concept of Shareware software is explained in the chapter on software. This business involves selling software that you have written by giving away copies on BBS systems!

This enterprise works like this: You place files containing your software on as many BBS's as possible. Each file states that this is Shareware software and asks for a donation from the user. This concept has worked for many people. But you must have written your own software and it must be of high quality. The best way to fully understand how this works is to hook into some BBS's and copy files of Shareware software.

Using a BBS system to make money is becoming more prevalent and this type of business will grow in the coming years. If you already own a computer your start-up costs can be relatively low and best of all you can be in business within a few days. In addition, the BBS can be operated 24 hours per day. Thus it can be earning money while you are asleep or somewhere else!

SOURCES

REFERENCE MATERIAL

Link Up Magazine, 6531 Cambridge St, Mnpls. MN 55426

The Complete Handbook of PC Communications, St. Martin's Press, Alfred Glossbrenner

The Microcomputer User's Guide to Information Online, Carol Hansen, Hayden, Rochelle Park, NJ.

Answers Online: Your Guide to Informational Databases, Barbara Newlin, Osborne/McGraw-Hill, Berkeley, CA.

Databasics: Your Guide to Online Business Information, Doran Howitt and Marvin I. Weinberger, Garland Publ., NY.

The Computer Data and Database Source Book, Matthew Lesko, Avon, NY

How to Create Your Own Computer Bulletin Board, Larry L. Meyers, Tab Books, Inc.

COMMUNICATION SOFTWARE

STC Call, David Meredith, Old Blood Rd., Merrimack, NH 03054
Supersmart, Softspoken Inc., John V. Longawa, P.O.Box 7000, Redondo Bch, CA 90277

SSM, SSM Microcomputer Products, 2190 Paragon Dr., San Jose, CA 95131

Link Systems, 1640 19th St., Santa Monica, CA 90404

BBS PROGRAMS

Micro-Com Bulletin Board System, Syntax Data Inc., 65 Eckford St., Brooklyn, NY 11222

Great Apple Bulletin Board, Gabbs Inc., P.O.Box 24343, Houston, TX 77229

Peoples Message System, Bill Blue, P.O.Box 1318, Lakeside, CA 92040

Bullet 80, Computer Services of Danbury Ct., P.O.Box 993, Danbury, CT 06810

Forum 80 BBS, Small Systems Business Group, 6 Carlisle Rd., Westford, MA 01866

Hostcom, N.F. Systems Ltd., P.O.Box 76363, Atlanta, GA 30358

North Star Computer, The Microstuff Company, P.O.Box 33337, Decatur, GA 33033



Chapter 7

PLAY BY MAIL GAMES

Here is an unusual and little known computer aided moneymaker. It is computer controlled, play-by-mail games. Here is how it works: The computer game company provides a game or several games that are played through the mails. Players are provided with a rules manual and a printout of the initial game situation. The players record their moves and mail them back to the game company. The game company inputs all moves into the computer. The computer then records all actions taken, detects illegal moves, records results, and makes a printout of the resulting situation. These printouts are then sent to the players, ready for them to record their next move.

Most of the companies I have seen are operating space or adventure games. The attraction of these games are that they provide competition from other players. Some games can have 20-30 players at once!

In order to operate this type of business, you must be a programmer capable of writing a suitable play-by-mail game, or have access to suitable program. The game must be exciting and provide real challenges. You should incorporate features not available in other games. Take advantage of the fact that you will have players from all over the U.S.A. This can be done by including as much player-to-player interaction as possible.

The best way to learn about this industry is to write several of the companies currently offering this service. Buy their manual and join into a few of the play-by-mail games. This will give you the knowledge you need to get started. Here are the addresses of several PBM game companies.

Flying Buffalo--P.O.Box 1467, Scottsdale, AZ 85252

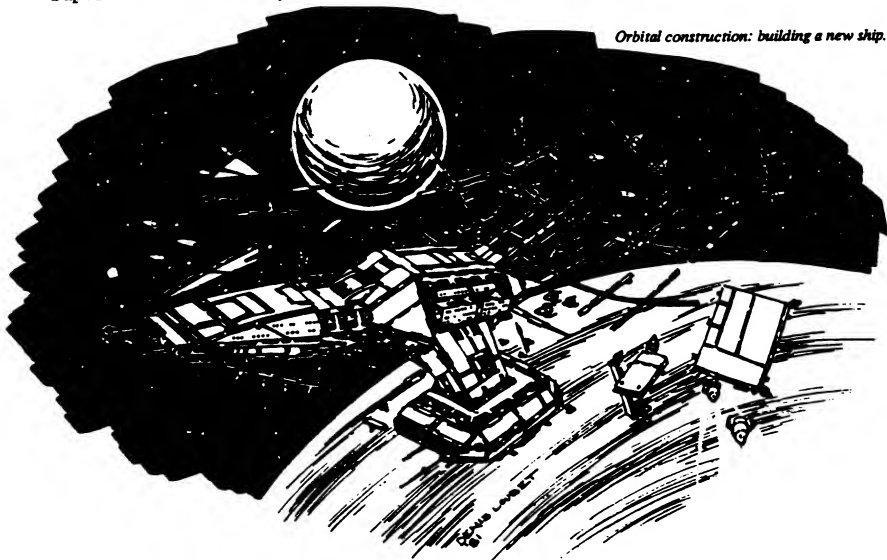
Superior Simulations--P.O.Box 505, Fairfield, ID 83327

Sanctuary Games--P.O.Box 10576, Santa Ana, CA 92711

Other companys can be located from ads in science fiction magazines. or in GAMES magazine. Learn as much as you can about the other companies that are offering this service.

EMPYREAN CHALLENGE

Superior Simulations, P.O.B. 505, Fairfield ID, 83327



Orbital construction: building a new ship.

EMPYREAN . . . IS DEFINED AS THE "HIGHEST HEAVENS." CONTROL OF A STAR CLUSTER COMPRISING 100 SOLAR SYSTEMS AND 500 PLANETS IS THE GOAL OF *EMPYREAN CHALLENGE*. THE 150-PLAYER HIDDEN-MOVEMENT STRATEGIC SCIENCE FICTION GAME.

Players are faced with overpopulation and dwindling resources on their home planets. Each player negotiates with the other rulers of the planet in order to cope with tricky economic situations, rebellion, exploration problems, war, new technology, and finally, to establish interstellar travel. Off-planet, the player finds new worlds, sets up orbiting factories, protects his colonies, and can discover whole new systems where other races can be encountered. Playing *Empyrean Challenge* requires more time and attention than most games do; but then, it is the most comprehensive computer-moderated play-by-mail game in existence.

MAXI-CHALLENGE . . . is a variation of *EMPYREAN CHALLENGE*; the main differences being that there are 20 players per game instead of 150; and that each player is the Ruler of a planet, with all its resources, instead of being the Ruler of a nation. **MAXI CHALLENGE** is for action lovers — it has very little diplomacy.

Rather than entering either game as a Ruler, you may wish to enter as a:

REGENT: You are assigned to take charge of a portion of a Ruler's ships and colonies, under his direction. The number of ships and colonies you manage is up to you and the Ruler. Your Ruler may decide to make you his heir, or to dismiss you.

STANDBY: You take the place of a Ruler who has died (dropped from the game). The condition of the ships/colonies received by a stand-by varies; you get pot luck.

INDEPENDENT: You run one ship/colony after it has rebelled from its ruler. You can then create more ships, set up colonies, and build an empire, and perhaps win the game.

EMPYREAN CHALLENGE and *MAXI-CHALLENGE* are owned and operated by **SUPERIOR SIMULATIONS**, which has been in business since 1978.

RULEBOOK

The Emyrean Challenge rule book covers all three games, Emyrean Challenge, Maxi-Challenge, and Ten Planet War. It is nearly 70 pages long; each page is 8 1/2" by 11". We recommend that you buy, read, and study them before signing up for position in any games.

New Games

The initial charge to enter a new game as a ruler is \$20.00. This includes a \$10.00 deposit, \$5.00 setup fee, and \$5.00 first turn fee. Turn fees for rulers are \$5.00, or \$.20 per ship or colony, or \$.05 per order-line, whichever is greater. Emyrean Challenge requires 150 players, Maxi-Challenge Roughly 20, and Ten Planet War requires 10. It does take some time to get 150 players together. So it may take a while for a new E. C. game to start.

Because of the complexity of these games, we recommend that new players start out with a regent position in an existing game, before signing up for a new game start.

Regent Positions

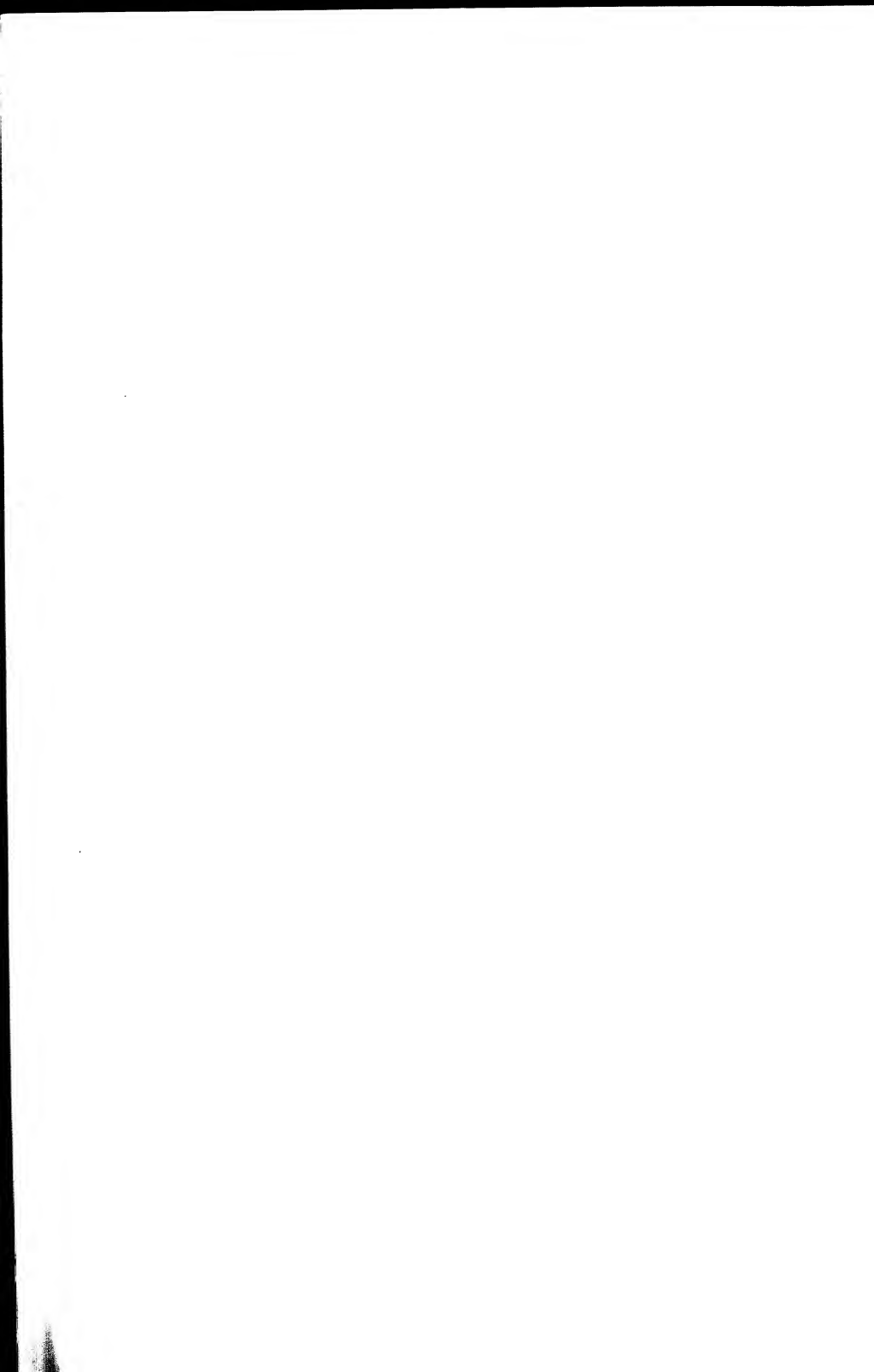
Regents run part of another player's empire for him. The regent is fully independent; That is, he has full control of the ships and colonies he has been assigned. The initial fee for a regent position is \$6.00 in advance turn fees, (there is no deposit or setup charge). When you sign up for a regent position, we place your name and address on our list of available regents, which appears in our news letter. Rulers who want regents will then write to you with offers of positions. You can accept as many of these positions as you wish. The first printout you receive will be free. The turn fee is \$1.50, or \$.20 per ship or colony, or \$.05 per order line, whichever is greater.

Independent Positions

Independents are the second most available position in the game after regents. Independent positions come about when a ship or colony has successfully rebelled against its Ruler. These S/C's are usually in poor condition and will need some work to be made viable. Playing such positions is a good way to learn to cope with the disasters which may befall a ruler. Independent positions may recover to the point of having a chance at victory, though the odds against are very large. If you sign up for an Independent position your name will be placed on our Independent list. The wait will probably not be long, but it could be, depending on how many are in the list and how many positions become available. The initial fee and turn charges are the same as for regents. Also, your first printout is free.

The Standby List

When a ruler drops his position before the game is finished, (or his position is eliminated), he does not get back his deposit, and his position is given to a player on our standby list. These positions may range from fair to very good. When you are given a standby position we take your name off the list.



Chapter 8

COMPUTER BUSINESS SERVICES

There are probably more businesses offering computer services than any other type of microcomputer enterprise. Service businesses of all kinds are among the fastest growing types of enterprises. They also require less start up funds and cost less to operate.

Just what is a service business? Simply put, a service business does some type of task for other companies or individuals. Typical computer services might be word processing, typesetting, programming, consulting, accounting, or specialized recordkeeping. There are many reasons why a company or individual would want to use outside computer services such as: to save time, to save money, to gain needed expertise, or to do work that the customer is unable to do. Incidentally, these above reasons can be used as motivators in your sales presentations. More about this later.

There is one prime fact that service businesses must remember. That is, your objective is to serve the customer, to fulfill his needs. You must not forget to place the needs of the customer at the top of your list. Too many service businesses lose sight of this fact. The result is slow service that is not of the quality that the customer expects.

The best advertising a service business can have is "word of mouth." That is, a satisfied customer tells other people. Some of these other people decide to try your service-- simply because a friend told them about you.

Service businesses usually have a low start up cost. The reason is that a person takes a skill they already have and turns it into a business. If you already have a microcomputer most of the businesses described in this chapter can be started for less than \$1,000. Most service businesses will not make you rich, but they can easily produce a fulltime income of \$25,000- \$50,000 per year.

RECORDKEEPING

A microcomputer is ideal for many different types of recordkeeping tasks. The computer enables you to organize the material being kept

track of, print out all of it or selected segments, sort the data into whatever order is needed, extract information from any record, and many other tasks. Many of the above mentioned tasks are very time consuming or nearly impossible to do without a microcomputer.

There are different types of software that can be used for recordkeeping purposes. There are generalized programs such as Dbase III, PC-file, and other database management programs. And there is specific software for special tasks such as: genealogy, personnel recordkeeping, accounting programs, etc. You'll need to carefully select the proper program to do the required work in the most efficient manner. This requires that you be 100% familiar with the work to be done and with a wide variety of software programs.

Here is a list of recordkeeping possibilities: bowling statistics, golf handicaps, baseball records for local teams, book indexing, records for multi-level companies, income property analysis, apartment management, estate Planning, market services, order processing service, create business plans, create SBA financing application service, sports forecasting, design crossword puzzles, construction cost estimating, and investment analysis.

As the list above illustrates there are many kinds of services that you can provide to individuals or companies. One of the best ways to locate ideas for computer services is by reading the software ads in computer magazines. You'll find many good software programs that can be used to perform specialized services and recordkeeping. Some sources are also listed throughout this chapter.

PAYROLL

A computerized payroll can save a company a lot of time and money. Many small firms (5-20 employees) require 1 or 2 work days each week to complete the payroll. A computer can perform the same work much quicker (once the payroll is set up). The proper computer payroll software can perform a FIT, Social Security, local and state taxes calculations. Proper deductions can be done automatically.

A computer service company will typically charge the following prices for payroll checks: up to 20 employees-- \$1 each per week, 20 or more employees-- 80-90 cents each per week

The customer must also purchase the necessary checks. These are imprinted with the customer's name and are designed for pin feeding through printer equipment. These checks will cost 5-15 cents each, depending on the quantity ordered. Here are several sources for pin feed checks:

Checkmate, P.O.Box 103, Randolph, MA 02368
Synergentic Solutions, 4715 Shepherd Rd., Mulberry, FL 33860
Nebs, 78 Hollis St., Groton, MA 01471

This is a relatively easy business to operate once you have chosen the proper computer software. There are many good payroll programs available today. Test several before purchasing. Try to determine the needs of your customers. Read software reviews to stay abreast of new payroll programs.

Always keep printouts of each week's work. Then, if your disks are destroyed, you can reproduce necessary information. When you start processing the payroll for a new customer, have them continue their normal payroll processing methods for a while. Running both simultaneously will let you work out any potential problems while not delaying the paychecks. Always keep back-up disk copies and double check data entry of numbers to ensure accuracy.

The best way to obtain customers is to show check samples to small businesses. Show them how they can save money by using your check writing service.

ACCOUNTING SERVICES

Accounting Services are more difficult to set up and operate than payroll services. This is because there are many more possible procedures and methods involved. Unless you are an experienced accountant, we suggest you avoid offering accounting services to large companies. However, you can handle many smaller companies' needs, even if you are not highly experienced, by using available software. If you want to tackle the larger firms, take an experienced accountant as a partner.

Accounts receivables, general ledger, expenses, and reports can be handled by microcomputers. You must first determine exactly what your customer wants. Define the number of transactions performed each month and determine if your software can handle it. You may need several software programs, each with different features for different customers.

Accounting services are best when offered to local customers. This service just doesn't lend itself to mail order operation (long distance). Local customers have greater confidence in nearby companies.

Some of the best sources of programs for accounting are: Computronics, 50 N.Pascack RD., Spring Valley, NY 10977,

COMPANY BOOKS- Swidler Information Services, 8825 Roswell Rd Suite 592, Atlanta GA 30338

Look in the yellow pages of your local phone book under Accountants and Data Services. Locate several companies who offer these services; phone them and find out their charges. Use this information to decide what fees you will charge.

Again, keep back-up disks and printouts of all work. Accuracy is highly important for this business, so set up a routine method for double checking all data entry. Also, some accounting services can only be performed by a licensed accountant. Therefore, you may wish to operate this business in conjunction with an accountant as a partner. This is not a business for the inexperienced.

Here are other types of computer services which others have operated, along with software sources. Mention of any particular company does not mean I recommend that source. You can find other sources in the various computer magazines.

APARTMENT MANAGEMENT-- a computer can be used to keep track of late rents, deposits, lease expirations, rent increases, vacant apartments, and tenant listings. If you live in a city with several apartment complexes, this can be a profitable business. You can produce updated reports to each apartment owners. Your fees are based on the number of units managed. You can handle records for several apartment buildings simultaneously, making this a profitable business all by itself. ComSoft, 203 Arden St., Glendale, CA 91203.

REAL ESTATE SOFTWARE-- several small companies operate computer maintained listings and real estate analysis for real estate brokers. You do not need to be a real estate broker yourself to profit from this business. However, you should gain a working knowledge of real estate procedures. Here are examples of what can be done:

Property listings can be maintained which include several categories such as location (county, city, etc.), price, square feet, acreage, zoning, and many others. You can immediately call up all properties which satisfy the customers' needs.

Real estate analysis-- income property analysis, loan amortization, depreciation, etc. can all be included in a report to the customer for any particular property he is interested in. This makes an impressive sales tool.

A company which offers these services can produce a data base of listing from all the real estate brokers in the area. Fees can then be

charged each time your services are used or the data base updated.

REALTY Software Company, Ste.E, 1116-8th St., Manhattan Bch., CA 90266.

REAL-COMP, P.O.Box 1263, Cupertino CA 95015 (408)996-1160

REAL ESTATE MATCHUP, 102 Court St, Pickens Sc 29671 (800)634-3470

YARDI SYSTEMS, 3324 State St Ste O, Santa Barbara CA 93105

SHAREWARE SOFTWARE, 731 Pacific #41, San Luis Obispo CA 93401

SKYLINE Systems, Box 21845, Seattle WA 98111

FOOTBALL SCOUTING-- several people are operating football scouting services for high school or college games. These companies operate by hiring scouts to detail every play of the games. This information is input into the computer and the software program generates a printout of the play-calling tendency of the team in question. The opposing coach uses this report to help prepare his game plan.

A number of companies offer programs to analyze the plays and produce a printout. This can be a profitable venture if you have several high school or college teams as customers.

You can locate several computer programs for each of these various mentioned services by scanning recent computer publications. I urge you to review several programs before choosing one. Ask the software company for names and phone numbers of satisfied customers. Phone them and question them about the software, its flexibility, and the vendor support.

INCOME TAX PREPARATION

Preparing other people's income tax return can be a very profitable business, especially from January through May. Sizable incomes can be generated by handling the tax returns of small corporations. A good microcomputer system can greatly simplify and speed up the preparation of these returns. Pin feed income tax returns can be fed into the printer, while the computer makes all calculations and prints the finished forms ready to be signed. All you must do is type in the gross wages, number of dependents, and other required information. Many of the software programs come with such complete manuals, and easy to follow instructions, that anyone can do tax returns. A number of people are successfully operating computerized tax preparation services. Here are some tips:

First, you should take a course on tax preparation through a correspondence or local school. If you desire to do forms only, 1040A

(short), you may need no special courses. We recommend that you stick to the simple forms, and leave the complex items to the more experienced tax preparers.

SOFTWARE REQUIREMENTS: There are a number of good software programs available. Try out several before purchasing. Several of the software vendor's offer toll free numbers to aid your use of the tax program. Choose a program that will prepare as many of the standard IRS forms as possible. Here are several programs you may want to evaluate:

THE TAX ADVATAGE, Arrays Inc, 6711 Valjean Ave, Van Nuys CA 91406

TURBO TAX, Chipsoft, 5045 Shoreham Pl. Ste 100, San Diego CA 92122

TAXMASTER, Island Computer, 3501 E Yacht Dr, Long Bch. NC 28461

DATAX, 1923 Linden St, Ridgewood NY 11385

Whatever program you choose, be certain the vendor gives full support for next year's income tax forms. Read reviews of tax programs in computer magazines to locate other good programs.

ADVERTISING: The best place to advertise is your local newspaper and phone book. Emphasize the fact that you operate a computerized tax preparation service. A typical small ad might read:

Computerized income tax preparation.

Fast, accurate, filing of your 1040A form on our computer. Low rates. Call (your name, and phone number)

Once you gain several satisfied customers, your reputation will spread by "word of mouth." Within 2-3 years it is possible to gather a loyal group of customers who will use your service each year. Once you gain experience, you can advertise to gain small corporations as tax customers. The tax year of a small corporation need not end in April, thus you can enjoy year round business.

FEES: Check out the local prices in your area, set your fees competitively. Do not try to greatly undercut prices. Customers will not trust cut rate tax preparers! Your fee for doing the short form (1040A) should be \$7-\$10. As the number of forms required increases, increase your fees. The fee to fill out tax forms for a small corporation can easily reach \$200-\$600.

SUPPLIES: There are a number of companies that sell pin feed tax forms; here are some:

Learning Shack-- 17981-J Sky Park Cir., Irvine, CA 92714
Micro Lab-- 2310 Skokie Valley Rd., Highland Park, IL 60035

Preparing income tax returns with the aid of your computer can be a very profitable business. Don't expect to get rich during the first tax season, but gradually build up a base of repeat customers. This is a business you can operate with your microcomputer right from your home. Your microcomputer does most of the work!

RENT-A-COMPUTER

Several people have opened small shops to rent computers and software. One man even offers to rent microcomputers by mail; you have the option of buying the computer at the end of the rental period.

If you open a computer rental store, you must locate in a high traffic area, preferably near a college campus. Provide your customers with enclosed cubicles for privacy. You should have several printers and a wide variety of software. You will also need a good instructor for the inexperienced customers.

Your primary customers will be students or small businessmen wanting to do letters, resumes, business forecasting, etc. You will need a word processing program that is easily learned, yet contains all of the necessary features.

How much do you charge? Your hourly fee should range from \$8-\$10 depending on what peripherals are used. You should also carry computer books and magazines for additional sales. You may also want to offer computer training courses as another means of producing income.

I don't know how successful the ventures will be, but I suspect that those located in high traffic college campus areas will be profitable.

MATCH MAKING SERVICE

A microcomputer (with the proper software) can quickly sort through a huge list of items and print those items meeting a specified selection criteria. The computer does this much faster than anyone could manually sort through a filing list of items. These facts makes the microcomputer an ideal business partner for a roommate finding, date matching, or buyer/seller matching service. Here is how this works.

I will use a roommate finding service as an example. In large cities, especially near a college campus, a large number of people are always looking for someone to share the rent of an apartment. Many of these

people can only take apartment sharers that fit certain selection criteria such as sex, rent price, apartment location, and so on.

A microcomputer system will allow you to enter the names, addresses, and requirements of roommate searchers. You can then furnish each applicant with a printout of all people meeting their requirements. This same type of service can be offered to people seeking dating partners or people searching to buy various items, or people searching for an apartment to rent.

To run this kind of business you need a software program known as a "data base manager/report writer." This software allows you to set up fields containing the information you want. It also permits you to sort and select on 5 or 6 of these fields. Here is an example of a service to bring used car buyers and sellers together:

Field #1 Type of car, #2 Model, #3 Year, #4, Miles, #5 Condition of car, #6 Price, #7 Owner

When a customer comes looking for a car, you can furnish him with a printout of all the cars meeting his requirements. You can charge both the person listing the car and the potential buyer. A fee of \$1-\$2 per month, or per printout is acceptable.

Another computer service that some are performing is "biorhythm charts." There are several programs that will print the biorhythm cycles of a person if given the birthdate. Customers are acquired through local newspaper ads. Charge \$2 per printout.

I have also located several companies who offer computertized record keeping for multilevel (MLM) sales companies. Since these MLM companies are multiplying quickly, there should be some good opportunities. These companies provide sales and commission recordkeeping and printouts for the multilevel companies individual salespeople. Here the address of one of the companies: Jenkon Data Systems, 9317 N.E. Highway 99, Vancouver WA 98665

The best way to get started with this sort of service is to advertise in the small mail order publication. Start offering low cost services and expand as your experience grows. Once successful you can advertise in the larger mail order magazines, such as MULTILEVEL NEWS.

This section will discuss several little known computer businesses. Many of these computer applications are in their beginning stages and will grow in the next five years. I hope these examples will stimulate your mind to produce other computer business ideas. You may also be able to apply some of these ideas to your own community.

COIN-OPERATED COMPUTERS

There are coin-operated laudromats, phones, televisions, and candy machines; how about coin-operated computers? That's right, some entrepreneurs have started placing coin-operated computers in various locations. These coin-operated personal computers offer their customers 15 minutes of computer time for \$1 cents to \$2.

Most coin-operated computers have been placed in libraries. This is an idea that may catch on big, especially near college campuses. Students could use these computers for software development, report preparation, calculations, and even playing unusual games.

This would be an expensive business to set up. You would need four or five computers plus two or three printers at an on-campus location. You would also need a host of software and a person to supervise everything. You could probably hire students who were knowledgeable about computers.

Of course, you could also use unsupervised systems, having several computers tied into one data bank of programs. The entire set up would need to be very "user-friendly." You would need to keep a set of operating instructions nearby each computer.

I don't know if coin-operated computers are here to stay, but I suspect they are. They will allow people who cannot afford to buy a computer to still occasionally use a computer.

DISK CONVERSION

There are many different brands of computers and several operating systems along with a variety of disk formats. These different disk formats are often incompatible with each other. You can't take a disk from one type of computer and use it on another computer that uses a different operating system.

Many companies and individuals want to convert disks for use on one computer to another type of computer. Thus a number of companies have begun offering disk conversion services. This is a business you can operate from a small office.

Here are the requirements: You'll need a special machine that has several different types of disk drives-- 360K, 1.2 MB 5 1/4 inch, 3 1/2 inch disks, and 8 inch disks. You also need the software to handle all the conversions. This set up doesn't come cheap. The cost can range from \$10,000 up to \$25,000. Here is a company that sells disk conversion machines and software: Shaffstall Corp., 7901 E.88th St., Indianapolis,

IN 46256, phone (317) 842-2077.

Here is a list of companies that sell disk conversion services:
Pivar, 165 Arlington Hghts. Rd.#1, Buffalo Grove, IL 60089
Media Conversion Corp., Chicago, IL phone (312) 858-4566
National Data Conversion Institute, 5 East 16th St., New York, NY 10003

These companies gain their customers from ads placed in computer magazines. This business has an excellent earning potential of several thousand dollars per month.

INFORMATION BROKERING

Information brokering is a service that you can operate from your home. All that is needed is a computer, modem, software, and access to special databases. This service consists of searching databases for the information that is needed by your client. The information is then downloaded and then sent to the customer. Most of your customers will be business owners, writers, or scientists.

What type of information is available from these computerized databases? Almost anything! For example: chemical information, medical facts, law study cases, marketing information, statistical information, government information, and many other facts. Many companies are willing to pay you to find the information they need. Most of the time they need facts quickly. But few of these companies have the skilled people to search all the many databases.

To operate this service you must be very familiar with many databases that are available. Often you must pay a fee to access this information. You'll also need to be familiar with the special commands used by each database. This requires training and careful study. Many of these databases will sell you training manuals. There are a few databases that are available free of charge. But be prepared to spend about \$10,000 for a good start in this business.

In addition you'll need to be an expert in telecommunications- that is using a modem and computer to access and download the required information. You can gain some experience by using your modem to access the many free Bulletin Board Systems.

Here are some books that provide further information: Databases, Your guide to online business information-- Garland Publishing. Directory on Online Databases-- Cuadra Assoc., 2002 Wilshire Blvd, Santa Monica CA 90403. The best all-round source for securing the tools and methods needed for joining the information revolution is a

company called Information U.S.A., P.O.Box 15700, Chevy Chase MD 20815 (301)657-1200.

Here are some databases that you can use for locating information for your customer: CompuServe and Delphi provide online encyclopedia for as little as \$6 per hour, Conway Data Inc, in Atlanta offers free city and state demographics, Max Uhle Co. for free stock information, The Executives Sourcebook to Marketing, Company, and Demographic Data identifies about 2500 databases that are available to the public.

Information brokering is not for everyone. But if you are comfortable with using a computer, modem, and searching through databases this could be ideal for you.

OTHER SERVICES

This section will briefly discuss a few computer related services that others are using to make money. There are many other possibilities that can be discovered by studying computer magazines.

Laser printers use a toner cartridge to ink the paper. They are somewhat similar to a copying machine in construction. These toner cartridges become empty and need replacing after 3000-5000 sheets are printed-- at a cost of \$70-\$150. Some people have discovered how to refill empty toner cartridges for their customers or to refill and resell them. Here is a company that offers training in cartridge refilling: Laser Charge Co., 11782 Jollyville Rd, Austin TX 78759

Business or art? That's what some would ask John and Joy Moss , owners of Digital Creations in Cinninnati Ohio. The Moss's business consists of using a video camera to produce computer images of pictures submitted by their customers. These video images are then color coded into needlework patterns that are then printed out and sent to the customer. The customer then uses the pattern to produce a finished needlework. This business is an interesting concept that could have other applications.

Phototypesetting from your PC is now possible. Several typesetting companies will now accept documents that you send by modem and turn them into high quality 1500DPI typesetting. This allows you to operate a typesetting service without owning any high priced equipment! The usual charge for this service is about \$10 per page. All you need is a word processing program and you must know the special typesetting codes that will produce the available fonts styles. Here are two companies that offer this service: Typography Express, 1230 Grant Ave #229, San Francisco CA 94133 (415)362-8223 : Intergraphics, 106 S. Columbus St, Alexandria VA 22314. Another method for offering

typesetting services is by purchasing a laser printer and setting up a desktop publishing service. The quality will only be 300 DPI instead of 1500 DPI, but this should be acceptable for many situations.

This chapter has given you a peek at some of the ideas other entrepreneurs have come up with. There are many more possible applications. Perhaps you can combine some of your special knowledge, hobbies, or interest with a microcomputer and provide a needed service to other people. Here are some other possible applications: computer dating service, instrument control system, computerized typesetting, church donation recordkeeping, matching roommates, data entry service, special business recordkeeping, forecasting, renting computer time, apartment listings, sports predictions, sports recordkeeping, and inventory.

Chapter 9

SOFTWARE PUBLISHING

A computer needs a programmed set of instructions (software) to guide it through the steps necessary to perform the task at hand. The writing, production, and marketing of software is one of the most profitable areas of the computer industry. The software market is a wide open area where the one man company can compete with the larger firms. The opportunities are great, but so is the competition.

A number of people have become rich through the marketing of software. Some programmers have written and sold their own programs through either software marketing companies (vendors) or self marketing. Other entrepreneurs have formed their own software companies to market the works of other programmers. Another interesting, and low cost method, is the 'Shareware' marketing concept. This chapter will examine all of these methods.

We have all heard stories of people becoming rich through writing a computer program. An 18-year-old Indianapolis youth wrote a game program and earned \$200,000 in one year. A California man taught himself to program during the six months he worked in a computer store. He then wrote a game program that earned over \$150,000; today he owns a successful software company. Some individuals have also had great success marketing the software works of other programmers.

The earning potential for software selling is virtually endless and will remain that way for a number of years. However, the software market has changed from what it was during the first years of microcomputers. Game programs are becoming increasingly harder to sell. Game software must be much more complex and contain better graphics than the programs produced a few years ago. The demand for well written business and educational programs is increasing. Customers are demanding a wider level of program support along with well written instruction manuals. The successful software companies must excel in all phases of production, marketing and support in order to survive. In the past, companies could get away with producing a subpar product. Today's strong competition makes this impossible.

WRITING YOUR OWN PROGRAMS

If you are a competent programmer, you can write and submit software programs to the various vendors. If you have no programming knowledge, you can teach yourself to program. Many programmers are self taught. I recommend that you stay abreast of the latest programming techniques by subscribing to programming journals and examining the software of others. There are even programs that will write programs for you! Writing software requires a high degree of skill and knowledge and it is not for everyone.

Before you spend many hours writing a great software program, you may wish to survey the market first. Find out what programs are in demand by talking to software vendors, computer clubs, and individual personal computer owners. This will help you determine what to concentrate your time on for the greatest potential earnings.

SOFTWARE WRITING TIPS

1. Define exactly what you want the program to do. Don't try to make one program do several unrelated things. Divide it into two programs if necessary.
2. Use a menu driven arrangement. Include a main menu along with submenus as needed. This modular approach will make it easier for the user to understand your program.
3. Don't skimp on the user's instruction manual. If necessary, hire someone with no computer experience but good general intelligence to evaluate your manual's ease of use. A clear, concise manual will help to obtain great software reviews for your program. Use plenty of examples.
4. Start with an outline and flowchart of the program. Discuss this proposed program with the people you are going to market your software to. Find out the features they desire in your program. You can then prepare a revised outline and begin writing.
5. Remember the group of people you are writing the program for and adjust the operating instructions accordingly. If your program will be used by inexperienced users, include detailed operating instructions.
6. Always include plenty of error checking and recovery routines in your programs. Nothing is more frustrating to software users than to get software errors and then not be able to continue the program. In other words, make it easy to use!

Here is the address of a company that sells a program that writes programs: TNT Software, 34069 Hainesville Rd, Round Lk. IL 60073,

ask for the Creator. This program asks you questions and takes you step by step through writing an actual basic program. You can even compile this program to increase its speed. There are also other program generators on the market. Another company that sells a program generator is ICR Future Soft, PO Box 1446, Orange Pk. FL 32073.

Another way of writing your own application programs is by using such database software as Dbase 3, Foxbase, or others. I have contacted a number of people who are using this method to write specialized business programs for individual clients. Other programmers write software in BASIC and then use a compiler such as Quickbasic or Turbobasic. Programming has become much easier because of all the available software programs that will do part of the work for you.

Once you have finished the program, test it out on experienced and first-time computer users. You will probably then need to do some rewriting and add additional features. You can then choose to market the software yourself or submit it to a software vendor.

Before submitting the program to software vendors, polish it to the absolute finished form; make sure that it operates without problems; include as much documentation as is necessary. This will impress your potential vendors-- and will make their evaluation process easier and faster. When you submit the program also include a letter about the market-- who is the program intended for?

SUBMITTING SOFTWARE TO VENDORS

Scan current computer publications to locate software vendors who may be interested in your programs. Some companies market only one type of software; others market all types (business, educational, games, etc.). So you want to target your efforts to vendors who deal with software similar to what you've written. Battery Lane Publications, POB 30214, Bethesda MD, 20814, publishes a listing of software vendors, programs needed, and marketing tips.

After you have located several possible publishers, contact them by phone. Tell them what you have and see if they desire to evaluate your program. Try to get several different companies to evaluate your work. Don't accept the first offer that comes your way. Be certain to fill out a non-disclosure form before sending your program to any company. This binds the software vendor from revealing your program to others. See the appendix for a sample non-disclosure form.

Another way to protect your program is to get it copyrighted. This is an easy procedure. Write to the Copyright Office, Library of Congress, Washington DC, 20559, and ask them to send Application Form TX

At first, you should probably stick with software for one brand of computer. Make sure you are very familiar with that brand of computer. This will allow you to provide your customers with as much after the sale support as possible. Happy customers lead to repeat sales.

OTHER SOFTWARE TIPS

Maintaining complete control over the programs you write can be very difficult. Software cannot be patented and the copyright is easy to get around. A big software problem today is software piracy. Large numbers of people are making illegal software copies for their own personal use. Even worse, some companies may steal your program for reselling!

There are ways to protect your software so that it cannot be easily copied. However, this is not fair to your customers who need back-up copies. Many people will not buy protected software. Also, competent programmers can always discover your protection codes. This method will only deter a portion of computer owners, and it may result in lost sales.

One method some companies use is to make the customer sign an agreement stating they will not allow illegal copies to be made. Others price their software so low that it isn't worth the effort to make illegal copies. Including complex manuals, necessary for use of the program, makes copying more difficult. Other companies include or make available low-cost back-up copies to their customers.

You cannot prevent the determined pirate from copying your software. However, you can and must take steps to prevent the average customer from giving away extra copies.

I believe the greatest potential for software sales are in the following market areas: Business, educational, home use. Although game programs still sell, microcomputers are now being put to more practical uses. People have discovered that the microcomputer can effectively do home budgets, child education, and make easier the recordkeeping chores of a small business at a cost savings.

SHARWARE SELLING METHOD

The "Shareware" selling method is a low cost way to market software products. The basic concept is this: You produce a software package and then began to distribute a disk version (without a manual). The program will contain an instruction file on the disk and the program is distributed for free. That is, people may freely copy the program and give it to others to try out. If the users like the Shareware they then send a fee to the software producer.

Shareware programs are usually distributed via the BBS systems. The software author retains all copyrights. Each program starts with a screen stating that this is a shareware program and suggest a donation from those customers who use and like the program. Quite a number of program authors have used this marketing method with great success, examples include: PC-File, PC-Talk, and PC-Write.

Some of these shareware programs have sold over 40,000 copies using this method! Most of the suggested donations are between \$30 and \$100. When a user sends in the donation they become a registered owner and get a nice printed instruction manual and information on any updates to the program. The shareware selling method is successful because it allows users to try out the software before buying.

FURTHER INFORMATION

"How to Package and Market Your Own Software"--Datasearch, Ste.108, 730 Waukegan Rd., Deerfield, IL 60015

Howard Sams Publishing Co. sells many different programming books, most are available at bookstores or computer stores.

"Machine and Assembly Language Programming"-- The Computer Book Club, Blue Ridge Summit, PA 17214

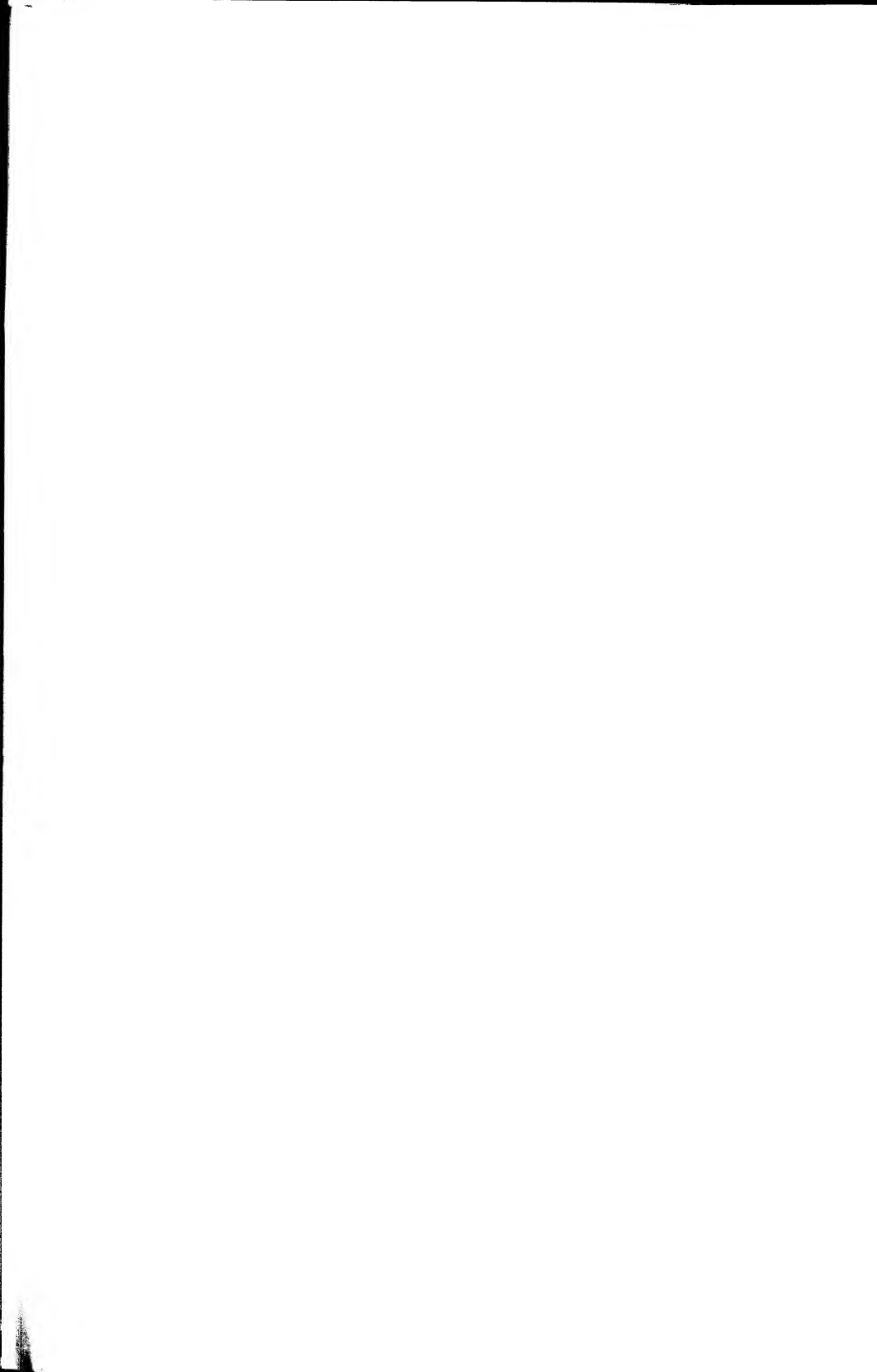
"Game Design System (Atari)"-- Frobco, P.O.B. 2780, Santa Cruz, CA 95063

"How to Write An Apple Program" and "How to Write An IBM-PC Program"-- Datamost, 9748 Cozycroft Ave., Chatsworth, CA

"Creating Games for the Apple Computer" published by John Wiley & Sons

"How to Sell Your Micro Software"-- Essex Co., 285 Bloomfield Ave., Caldwell, NJ 07006

"Contemporary Programming & Software Design", from McGraw Hill, 3939 Wisconsin Ave Washington DC 20016



Chapter 10

SELLING COMPUTER SUPPLIES

Millions of microcomputers have been sold over the past few years. It has been estimated that 20 million computers will have been sold by 1990. Many of the computers will be used for business and home accounting, as well as entertainment. Most business applications will require printers to be purchased also. These computer systems will need supplies to keep them running and this opens great potential for mail order sales to these computer owners! Peripherals and supplies are estimated to be a billion dollar market.

Supplies that will be needed include disks, books, software, printer ribbons, printer paper (such as labels, business forms, and checks), manuals, computer peripherals, and many other items. Some individuals have been successful selling computers kits also.

Mail order sales of computer supplies is a fairly easy to operate business. Several steps are necessary: 1. Locate wholesale supply sources (manufacturers or distributors), 2. Produce a catalog of the supplies you intend to offer, 3. Marketing your products, 4. Filling customer orders. This chapter will cover each of these areas in detail.

LOCATING SUPPLY SOURCES

There are basically three ways to gain supplies to sell: 1. Produce your own. 2. Buy quantity lots direct from the manufacturer or wholesaler. 3. Dropshipping.

Producing your own products is a viable method for some items. If you are a programmer, you can produce software items. See the chapter on software for more details. Some small home operated companies are making and selling items such as: computer furniture, dust covers, disk holders, cleaning supplies, and add-on devices (such as print buffers, joysticks, and interface boxes).

Numerous small companies are producing electronic add-on devices for computers. Some of these companies are small one or two man operations. A glance through computer magazines such as 80-MICROCOMPUTER or COMPUTER SHOPPER will reveal the ads of

several of these small companies. If you are going to produce these types of items, you will need a strong electronics and technical background. An alternative is to take on a partner who can manufacture electronic devices while you handle the marketing.

Here are some examples of the computer devices on the market today (some come in kit form): Computer kits, expansion kits, A/D converters, voice boxes, printer kits, print buffers, joysticks, and modems.

A popular add-on device for a well established brand of computer can result in thousands of sales. Electronic devices are not the easiest product to develop, produce, and market. It is not for beginners.

Some products are impractical for the small company to produce on its own. An example would be paper products. You can buy these, however, from the manufacturer, or large wholesale suppliers. The THOMAS REGISTER of MANUFACTURERS is the best source to find companies to buy from; it is available at most large libraries. The following is an example using this method.

You can purchase large lots of pressure sensitive mailing labels direct from the manufacturer (500,000 to 1,000,000 labels per lot). The price will range from \$10-\$15 per 10,000. These labels can then be sold in groups of 10,000 or less for up to \$3 per 1,000. This method requires considerable money and large storage areas.

One of the best ways for locating supplies to sell to computer owners is by scanning computer magazines. Pick out items you are interested in selling, and write these companies on your letterhead stationery. Here is a sample letter.

JONES COMPUTER SUPPLIES

Dear Sir:

I saw your ad in Popular Computer magazine. I currently sell printers and am interested in adding new products to my catalog. Please send me details of your printer ribbons. Include wholesale and dropshipping prices. Can you provide me with camera ready ads.?

Sincerely yours,

Jones Computer Supplies

You should have no trouble in locating suppliers both small and large. Dropshipping prices will range from 40-50% of retail prices. Larger

discounts are given if you purchase in quantity.

Dropshipping is the lowest cost starting method. Here is how it works: Locate companies which will ship products directly to your customer. When you make a sale at the retail price, you send the wholesale cost to your supplier along with a shipping label made out to your customer. The supplier ships the product directly to the customer with your label attached to the package. Your customer thinks the product came directly from you. Although your profits are lower with dropshipping, your start-up costs are lower too! You pay only for your advertising to gain customers. One important point about dropshipping: Make sure your supplier and his product are reliable! Not all companies will sell to you using the dropship method.

PRODUCING YOUR OWN CATALOG

Your catalog can be as simple as one sheet of paper advertising several different products. As your business grows, the number of products offered and the size of your catalog will grow. The catalog selling method is one of the best marketing techniques. That's because you can offer a number of different computer products at once in an attractive catalog. Thus your chances of having some product that the customer needs is greater. Also you'll have a greater chance to make larger dollar amounts per sale.

Above all, make your catalog neat in appearance. Print it on attractive colored paper. Provide a coupon to make it easy for your customer to order. All of the mail order selling methods described in Chapter 12 apply to catalogs.

One of the best ways to increase orders is to provide additional incentives. These can take the form of 10%-off coupons or giving premiums. A valuable premium (such as giving away free labels with each printer purchased) will always increase customer response.

MARKETING YOUR PRODUCT

The best way to market your product is to use small classified ads to generate inquiries and larger display ads for direct selling. (See the chapter on advertising for tips on ad writing.) Another method is direct mailing using a mailing list of computer owners. The direct mail method is more difficult because you must have some very unique products or outstanding prices in order to generate enough orders to make a profit.

If you are trying to market your own software or other items, you will want to use a mailing list of computer stores. Prepare a dealer package offering 40-50% discounts for purchases of 2-5 quantities of your product. Offer larger discounts for bigger purchases. If your product is

good, you will soon generate interest from the computer stores. Offer to sell them a demonstration package at wholesale prices. Always give fast service to your customers along with some kind of money-back guarantee. Nothing kills business as much as slow service.

Once you start to gain customers, maintain a good customer list! If you are selling a number of items, make regular mailings to people who have purchased from you. You may also want to include a discount coupon with each order you ship. Be constantly looking for new products to offer to your customer list. The real secret to success for most businesses is to get repeat sales from the same customers.

Once you have some satisfied customers, you may receive some letters of praise for your product or service. These make excellent testimonials for use in your brochures. You must first obtain the permission of the person who wrote to you before you can use their name in any promotional literature.

Marketing is the most important aspect of your entire business (if you already have a proven product). If you lack knowledge in this area, get the advice of an expert. Several Marketing books are listed in Chapter 12.

FILLING ORDERS

You cannot overestimate the importance of fast service. Fast service will gain you repeat orders from the same person; and in mail order, your repeat customer is the key to success. Some companies advertise that they will ship all orders within 24 hours-- this helps to get customers.

When mailing your orders, make certain each item is properly packaged so that it will arrive undamaged. The best way to test the sturdiness of your package is to mail one to yourself or a friend. If it arrives undamaged, your package is probably all right.

Sometimes you will receive complaints about your product or service. Some of the complaints are legitimate, some are not. Some people cannot be satisfied, no matter how good the product or service. I recommend that you "bend over backwards" in adjusting complaints. Make refunds or replacements as quickly as possible. This will win the good will of some customers.

Keep up to date with your recordkeeping and book work. An unorganized recordkeeping system has destroyed many businesses. Being organized will also save much time when you complete your income tax forms.

CURRENT TREND One computer supply company stated that they are now earning more money selling supplies such as ribbons, paper, etc. than selling hardware and software. Look for this trend to increase as the number of personal computers in use multiplies. This will make selling computer supplies an excellent business.

SELLING COMPUTERS

Some people have been quite successful at selling computers that they assemble either at home or in a small shop. This business actually requires very little electronic knowledge. You can purchase kits that contain the following parts: Computer case, keyboard, mother board, power supply, disk drives, add on cards, and a monitor. It is simply a matter of using a screwdriver and less than an hour's work time to assemble a ready to run computer.

These kits can be bought for around \$500 or less and sold for \$1000 or more depending upon the configuration. The most important thing is to purchase from a reliable supplier who gives a good guarantee and has been in business for several years. Here are three:

JDR Microdevices, 110 Knowles Dr, Los Gatos CA 95030
JAMECO Electronics, 1355 Shoreway Rd, Belmont CA 94002.
ARROWFIELD INTERNATIONAL INC, 17981 Skypark Circle Suite E, Irvine CA 92714 (714)261-7855

Most of the suppliers will provide you with a set of instructions.

Bob Dubose and his wife are a successful team that has been selling self-assembled computers. Bob assembles the computers in his garage and makes up to \$6000 per month! He recommends the above listed sources for computer supplies. Mr. Dubose also says " Search the computer magazines for suppliers and for new products that you can also sell". One of the best magazines for locating products is COMPUTER SHOPPER, 5211 S. Wash. Ave, Titusville FL 32780

Bob's selling method is very uncomplicated. He assembles 3 or 4 computers and then places a classified ad in local newspapers. The classified ad appears in the section for computers. It reads as follows:

IBM-PC COMPATABLE PC, \$995! INCLUDES FLOPPY DISK DRIVE, MONITOR, KEYBOARD, 640K OF MEMORY. BRAND NEW WITH \$500 WORTH OF FREE SOFTWARE AND 90 DAY WARRANTY. CALL (YOUR PHONE NUMBER).

Bob lives in Irvine California, an area of high population. He sells several computers each day! Why is this ad so successful? There are

several computers each day! Why is this ad so successful? There are several reasons including: Low price, 90 day guarantee, and maybe most importantly the free software. The free software consists of high quality shareware programs such as PC-WRITE, PC-FILE, PROCOMM, and others. Another way to gain more sale is to offer a free 1 hour training session or computer supplies (paper or disks).

In order to be successful in the computer assembly and selling business you must be able to give low prices, fast service, good guarantees, and free bonuses. You must pay attention to quality and thoroughly test each computer before selling it. If you like to work with your hands and are a stickler for detail this could be a very profitable enterprise. Bob Dubose found this to be true for him!

Selling computers, peripherals, and supplies is one of the better computer related businesses. There is an excellent potential for large earnings because of the yearly growth in computer sales. This business can be a real money maker for companies that develop a reputation for reliability, honesty, and fast service.

SUPPLY SOURCES

DISKS

USA Flex-- 135 N. Brandon Dr., Glendale Hts., IL 60135

Media Source-- 404-952-2990

Diskette Connection-- Box 10247, Wilmington, DE 19850, 1-800-451-0111

RIBBONS

G K Enterprises, 8634 W. National Ave., West Allis, WI 53227, 414-546-0111

Dayton Computer Supply, 1220 Wayne Ave., Dayton, OH 45410, 513-252-1247

CABLES

My Tech Electronics, 300 Breesport, San Antonio, TX 78216

LABELS

Computer Label Co., 555 Commerical Rd.#11, Palm Spgs, CA 92262

ADD ON DEVICES

USA Flex-- 135 N.Brandon Dr., Glendale Hts, IL 60130, 312-351-7172

Advanced Computer Products, Box 17329, Irvine CA 92713

Chapter 11

COMPUTER BUSINESS EXAMPLES

This chapter contains actual examples of entrepreneurs who have cashed in on the computer industry. You will be able to find many useful suggestions and ideas to add to those you already have.

T/S HORIZONS -- Rick Duncan

Rick Duncan is the owner of TS/Horizons, a publication for owners of Timex computers. When Rick's monthly magazine was only a few months old, even though it wasn't printed on slick paper, TS/Horizons had already attained a good degree of success.

TS/Horizons initial marketing effort consisted of a direct mail package to 200 potential advertisers. These advertisers were producers of Timex related products who advertised in other magazines. This initial mailing brought in over \$1,000 worth of paid advertising-- a very good income for only 200 letters. This is a fine example of starting a business with a low initial outlay of capital.

Mr. Duncan attributes his success to the following:

1. He was able to target his market effort to a specific group of potential advertisers and subscribers by targeting his publication to one brand of computer.
2. He did not start with a magazine that was expensive to produce. This allowed TS/Horizons to have low ad and subscription rates.
3. The magazine has a quality appearance and content.

If you can incorporate these same type of qualities in your product or service, you will have taken a big step toward success. If you would like to see a copy of Rick's magazine, send \$1 to TS/Horizons, Subscription Dept., 2002 Summit ST., Portsmouth OH 45662.

Lonnie Falk is another example of a successful publisher of computer magazines. He started by publishing a small newsletter for the Radio Shack Color computer. Mr. Falk now owns a large company that produces several computer magazines including: PCM for the Tandy 1000 and Rainbow for the color computer. This success all started from a small office in his bedroom! The address of Falsoft Publishing is

P.O.Box 385, Prospect KY 40059

USED COMPUTERS -- Microbatics--Owner Glen Darby

Glen Darby's company serves as a broker for used computers and computer equipment in the Columbus, Ohio area. Glen buys and sells used equipment and also connects buyers and sellers together for a small fee. This is a field that presents good growth potential. There are thousands of used computers and computer devices on the market today. If you can help the owners find a buyer, you can earn a commission just as Glen does.

Glen concentrates mainly on used personal computers, such as the Apple, Model I and III, IBM-PC, and Kaypro. He recommends that you avoid the low priced home computers because the markup or commissions are just too low.

To operate this type of business, you need to get along well with people and have an excellent knowledge of all microcomputers and peripherals. Glen keeps all hardware reviews that he comes across in computer magazines. This serves as his information source when he comes across unusual items. If you have electronic skills and can make small repairs needed by some used systems, this will open further potential profits.

Microbatics gains customers through advertising in the local newspaper and Trading Times publication. Another good method is to set up a booth at all local computer shows and electronic flea markets. Also Glen reads local publications looking for people who are selling a computer system.

Another possibility for extra earnings is to rent used computers or equipment. Sometimes a computer owner will want to use a better quality printer for a week or two; if you have one available you can gain a rental fee. Of course, you must have your customers sign a contract making them responsible for any equipment damages.

It takes a special person to operate this type of business. You must be flexible and keep up to date with the computer market and used computer prices. However there is some good earning potential. Glen has just opened a retail shop that is also selling new computers and equipment along with used equipment.

COMPUTER INSURANCE --CNGA Company

Personal computers which are used partially for business purposes are usually not covered by home owners insurance. This has created a market for specialized insurance policies just for computers.

CNGA (Columbia National General Agency) of P.O. Box 02211, Columbus, OH 43202 was the first company to enter this market. CNGA was started by David Johnston and Sherrie Scott. David is an expert in microcomputers while Sherrie is knowledgeable in the insurance industry. Within 2 years they have grown to over 10,000 customers and insure more than \$100 million worth of computers and accessories. Typical fees are \$60 per year for \$5000 worth of equipment.

Several other companies have recently joined CNGA in this market. These companies gain customers by advertising in the major computer magazines and in local newspapers. All of the insurance policies carry a \$50 to \$75 deductible.

You may be able to start a similar service in your own local area. You could offer these services to other local insurance companies or computer stores, and pay them a small fee for each customer sent to you. You must be well versed in computers and insurance to enter this market. However, the earning potential is great.

COMPUTER SHOWS AND FLEA MARKETS--

Bill Bonds

Computer shows are increasing in number and this is an ideal way to earn money for someone who is a good organizer. There are really two types of computer shows. One is the professional show with high priced booth space, which is usually purchased by large companies. The second type more closely resembles a flea market, but also contains booths purchased by local computer stores. Bill Bonds has held several of the flea market type shows.

Here is how Bill runs a typical computer flea market: First, he rents a local armory or a similar type building with a large floor space. The floor space is divided up into 6 and 8 foot areas, each with an appropriate sized table. Spaces are rented to companies or individuals. Bill then advertises extensively for 3-4 weeks prior to the show. The advertising is done through local newspapers, computer newsletters, and through computer clubs.

The typical fee for booth space in this type of show is \$15-\$30. Usually, a fee of \$1 to \$2 is charged to show attendees. It is also a good idea to offer several door prizes. People who sign up for your door prizes will also become part of your mailing list for the next show.

Mr. Bond combines computers and cameras to make his shows larger. He sells booths to both computer and camera companies, then advertises

his show to attract customers for both products. This type of dual product show could work in your local region as well. Bill usually gets some free publicity from local media.

TYPESETTING --Mike Shadick

Mike Shadick used to work a regular 8 to 5 job just like everyone else. But no longer does he get up early in the morning, drive to work, spend 8 hours at the office, and then drive home. Mike is currently doing the same job he previously did at the office, only now he works right from his home using a SuperBrain Computer from Interloc Data Systems.

Mike formerly worked for Cold Type, a typesetting company in Minneapolis, Minnesota. However, Mike had trouble fitting into the corporate framework. The president of Cold Type liked Mike's work, but not his break- taking behavior. Finally, Mike and Cold Type reached an agreement. Mike purchased a SuperBrain computer and now works at home as an independent contractor to Cold Type. Now instead of being paid by the hour he is paid on a piece- work basis. Mike now has the freedom to work his own hours and take breaks whenever he pleases, as long as he can meet the agreed- upon deadline for whatever work he is currently doing. This arrangement has worked out great for both the employer and employee. When the work is finished, Mike simply transfers the typed document to Cold Type's large typesetting equipment via the phone lines (by Modem) or by disk.

Across the nation there are other people who are also working as independent contractors for their employers. By 1995 there may be hundreds of thousands of people employed in this manner. In addition to typesetting, other jobs to which this type of arrangement can apply are secretarial work, insurance recordkeeping, data entry, writers, editors, market researches, and others.

If you are interested in this type of working arrangement, you should first start educating yourself about computers. You could then approach your current or prospective employer and point out the benefits they can gain by using independent contractors. You can also mention that other companies are using this technique with success. There will be many people telecommuting to work by 1995, perhaps you will be among them!

BLECHMAN ENTERPRISES --Fred Blechman

Mr. Blechman is an engineer who quit his regular job to devote full time to his Amway business. When microcomputers began to appear, Fred thought they could help him simplify his business recordkeeping chores and save time. He purchased a Radio Shack Model I, but soon

discovered that there was no software designed to do the recordkeeping chores he wanted to do. Therefore, Fred taught himself how to program and soon wrote a series of small business programs. These included Word Processor, Ledger, Mailing List, Telephone Dialer/Timer, Simple Invoice, and eight special Amway recordkeeping programs.

Other people became interested in Fred's program, and he soon found himself in the business of selling software. This proved quite profitable, so he converted this software to operate on several additional microcomputers. But, Mr. Blechman didn't stop there! He began to write about computers and software and soon his articles were being published in the top computer magazines. Now Fred has authored several books. All of this success has come from Fred's desire to use microcomputers in his Amway business.

Perhaps you might find yourself in a similar unique situation that would allow you to combine your special talent or knowledge with computers. It could lead to a successful future; it did for Mr. Blechman. If you are interested in Mr. Blechman's products, send a large SASE to Blechman Enterprises, 7217 Bernadine, Canoga Park, CA 91307.

SOFTWARE --Mr. C. Cook

Mr. Cook, the owner of Precision Prototypes of Texas, is a programmer who has successfully marketed his own software. His best selling program is a mail list system for the TRS-80 computer.

Mr. Cook has enjoyed good success by using space advertising in 80-MICRO magazine to sell his program. Once the mailing list program started selling well, he added several other programs to gain additional sales. Mr. Cook also obtained a number of dealers to handle his product by offering them 40% discounts and giving fast service.

Precision Prototypes is a great example of how a well run software company can succeed. They have made continual improvements to their products and made these available to the original buyers at reduced rates. They are always ready to give assistance for any problems encountered by the users of their programs. The manuals that come with the program are one of the most important areas of customer support for software. Precision Prototypes again sets a high standard with well prepared, easy to use manuals.

If you wish to market your own software you would do well to follow the example of Precision Prototypes. Otherwise, don't waste your time and money. The software market is extremely competitive and unless you are willing to excel in all areas of marketing and customer support you cannot succeed. Here is Precision Prototypes address: Precision

Prototypes, 607 Ymbacion, Refugio, TX 78377.

MAILING LISTS

There are many examples of individuals who are earning part-time or full income with mailing list services. These businesses operate in two manners: One is a mail list services which maintains customer and inquirer lists for companies which sell products by mail order marketing. The lists are maintained in zip code order and printed on labels whenever ordered by the list owner. The other method is list rental services. This method requires you to own special lists of potential customers. These lists are rented to companies who then mail their product offerings to these potential customers. The list is rented for one time use only, but the same list can be rented to many different customers.

Both methods can result in excellent businesses. The list maintenance service is easier to start, but it is difficult to obtain a large number of customers. A list rental service is more difficult to set up and operate, but offers the greatest income potential. See the chapter on mailing lists for more details.

Two examples of companies which operate successful list rental services are the Kelly Co. in San Jose California, and S.E. Ring Co. in Florida. Both of these companies advertise in top magazines such as Salesman Opportunity and Income Opportunity.

Mr. Kelly states that the most important key for success with a list rental service is maintaining a high quality product. Make certain you have good lists of mail order buyers and keep these lists clean (less than 5% undeliverable addresses).

In addition, you must be willing to provide fast and individualized service to your customers. This will result in reorders. There is a lot of competition in the mail list business, so it takes special care in all aspects of marketing and service in order to succeed. However, the rewards can be great. (Mr. Kelly and S.E. Ring Co. agree on this!)

SPECIALIZED RECORDKEEPING

Computers can greatly simplify recordkeeping chores that could be very difficult to accomplish by manual methods. An example of this is recordkeeping for multilevel companies such as Amway or Shaklee. Complex sales records must be kept for each distributor in the company and usually monthly printouts of sales and commissions earned are mailed to each salesperson. There are literally hundreds of small multilevel companies which need these recordkeeping services.

Two companies which have successfully entered the multilevel recordkeeping service are Jenkon Data Systems of Vancouver, Washington and Dreyfuss Management Services of Ft. Lauderdale, Florida. These companies offer the following types of services:

1. Create master files for each salesperson.
2. Record all product and sponsoring transactions.
3. Keep track of all commissions and bonuses for each distributor.
4. Print monthly bonus checks and statements.
5. General ledger.
6. Other miscellaneous recordkeeping.

It takes a good programmer or someone who already has recordkeeping software available. This software can be purchased from other companies. Here are three: Lee Simon, Box 978, Harrisburg, PA 17108. Step One, 1870 N. Sheldon St., St. Paul, MN 55113. Software Systems, 9309 N. Francis, Okla. City, OK 73113.

Other companies specialize in providing computerized financial statements for small businesses. This can be done by mail and is a service in great demand. Shamrock Business Systems, 475 Gale Five Rd. Ste. 222, Sausalito, CA 94965 is one company which offers this type of special recordkeeping.

There are many other special recordkeeping services that offer great potential to the computer expert. You may have to write your own software or use a good data base program to design the necessary data files. Keep yourself open to these recordkeeping possibilities. You may discover an entirely new and profitable application!

NEWSLETTERS

Today, there are several dozen successful computer related newsletters. These newsletters focus on items of interest to a specific group of people and provide information that is not readily available elsewhere. There are newsletters for programmers, specific computer brands, different computer languages, word processing, and virtually any other computer related items you can think of. These newsletters do not accept advertising and many consist of only 4 to 6 pages of information. Subscription rates vary from \$10 to \$100 per year. Some of these newsletters are entirely disk based and not printed on paper!

Mr. Norman Goode is the owner and sole creator of MICROMOONLIGHTER. This publication has over 2,000 subscribers for his \$36 per year newsletter. MICROMOONLIGHTER is for people who earn or want to earn money with their microcomputers. Mr. Goode has gained his subscribers through ads in computer magazines, direct mail, and booths at trade shows. He says that direct mail gives the best results.

results.

This is an excellent example of a successful and profitable newsletter which fulfills a need for a specific group of people. As you can guess, it doesn't take thousands of subscribers in order to profit with newsletters.

If you can identify a specific need for a specialized newsletter, find a way to reach your potential customers, and then provide them with the type of useful information they need, success can come quickly. A good book which will help you in starting a newsletter is "How to Make \$25,000 a Year Publishing Newsletters," by John Sheeham. You can obtain this book through your local library.

WORD PROCESSING --Barbara Elman

Personal computers have made it possible to start a profitable word processing service at reasonable costs. Computers give you much more flexibility and speed when compared to typewriters. They also allow you to offer additional services not available with a typewriter. Form letters going to numerous people are especially quick when using a word processor system. In addition, corrections and changes can be made quickly with a word processor system and the corrected letter reprinted in a few minutes.

Barbara Elman operates a successful home word processing company known as Ace Computer Script. She recommends that you must first be a good typist, familiar with computers, and specialize in one particular field. This field could be medical, legal, secretarial, resumes, etc.

When advertising, you should emphasize the fact that you operate a computerized word processing service. She also states that your best advertising will come from satisfied customers. Barbara recommends that you have business cards printed and place them on all the bulletin boards in your local area. Local newspapers, especially university publications, can also be a good source of customers.

Barbara recommends that you take a night class in word processing if you need extra training. This will only take a few weeks and you can soon be ready to start advertising. She states that even though you own a fully computerized system, some jobs are easier done with a typewriter.

Barbara has produced 2 cassette tapes which detail all the steps necessary to operate a successful home word processing service. These tapes include tips on how to select a computer and how to market. These tapes are invaluable to anyone who wants to start this type of service. These tapes are available from Home Enterprises Unlimited, 677 Canyon Crest Dr., Sierra Madre, CA 91024, for \$21.50.

COMPUTER CONSULTING

If you already have a good computer background, either in hardware, software, or implementing full computer systems, renting your knowledge to others can be very profitable. This is known as consulting, and can be done on a full or part-time basis. The market for computer consultants is really booming because many people don't know how to make good use of their computer systems.

Don't get the idea that you need formal training or must be a recognized computer expert to be a successful consultant. All you must be able to do is help your customer solve his computer related problems. This can be as simple as selecting the best software program to do the work required by your customer. It can be as complex as helping your customer to implement an entire computer hardware and software system along with specialized programming. If you have a little computer experience and knowledge, you most likely could qualify as a consultant to some individuals or small companies.

I am acquainted with a number of successful consultants. Mike Bates is one; he gains consultant work by contacting hardware and software retailers in the major cities. Computer bulletin boards can also serve as a customer source.

Micro Cottage of Columbus, OH serves as a consultant by recommending entire hardware and software systems to their clients. There are other ways to run a consulting service-- one is to become a consultant broker. As a broker, you simply locate computer consulting jobs, then hire experts to actually do the work. Your broker's fee can be from 20-30%. You must be a good salesman, along with having a computer background. Your consultants are usually obtained through

Consulting can result in a large income, but does have a few drawbacks. Sometimes you must work under tight deadlines and constant pressure to get the job done. However, this is quite suitable to some people's personalities. An excellent book for would-be consultants is "How to Succeed as an Independent Consultant", by H. Holtz, the cost is \$19.95 from H. Holtz, P.O.B. 1731, Wheaton, MD 20902.

DATA ACQUISITIONS AND CONTROL SYSTEMS

Several companies have profited from the fact scientists want to use personal computers in their laboratories. The lab uses vary from data analysis and graphing, instrument controllers, experimental design, and data acquisition.

Personal computers are able to read incoming electrical signals which allow them to read thermometers and the output from other instruments, such as a gas chromatograph. They can also output electronically signals to be used to control other instruments, such as opening or closing a valve. In order to do this, the microcomputer needs an analog to digital, and/or a D/A converter, and the associated software programs.

Several companies, small and large, have jumped into this market with great success. There are many opportunities available, especially for using the cheaper computers (such as Timex and Vic 20) as controllers. If you work in a laboratory, you can probalby think of several applications.

Here are 3 companies which are currently producing the devices that allow microcomputers to serve as controllers or data acquisition devices:

Cyborg, 55 Chapel St., Newton, MA 02150
Interactive Microwave, P.O.B. 771, State College, PA 16801
Rogers Labs, 2710 S. Croddy Way, Santa Ana, CA 92704

COMPUTER FURNITURE

Since a large number of microcomputers have been sold, the market for computer furniture has skyrocketed. Many manufacturers have got into this market-- some of them are one-man operations. The furniture being manufactured includes desks, printer stands, chairs, shelves, and bookends. The market varies greatly in quality from furniture prepared with cheap materials to those prepared from solid oak or walnut.

Some products are made entirely for one brand of computer, and can include special lock mechanisms to prevent unauthorized entry. Computer furniture is sold by mail and at retail outlets. Many companies are concentrating only on their local market by supplying area retail stores.

At first, you may want to concentrate on one item, such as a printer stand. You can expand to other items as your business profits grow. This is a business that can be started in your local garage workshop. You will want to design the furniture so that it can be shipped in easy-to-assemble parts. Producing computer furniture is an ideal business for two partners. One would contribute good marketing skills and the other his woodworking abilities.

COMPUTER REPAIR

Computers do break down and need occasional repair and maintainace. The huge growth in the number of personal computers has resulted in a skyrocketing demand for repair services. A number of people are already profiting from these markets, but there is still room

for many more. You need good electronic skills and equipment. However, this does not need to be a high starting cost business.

It is predicted that by 1990 virtually every small city and county will support a computer repair center. Many can already support a part-time business. If you wish to enter this field, now is the time to get started. Here is how:

First, you must have good computer electronic skills. If you do not already possess such skills there are several methods of obtaining them. Of course, the first option is to attend a local college. There are several drawbacks: Large costs; you must often take unrelated courses; and four years to obtain your degree. There are some electronic training schools which do away with these problems.

Another method is to enroll in correspondence courses. A course offered by NRI School, 3939 Wisconsin Ave., Washington DC, 20016, even trains you to construct your own computer.

If you already have some electronics skills, but little computer knowledge, you can often make minor repairs by using the technical manuals available for most systems. An alternate method would be to work for an existing computer repair center until you learn the ropes. Every large city has at least one computer repair center.

Here are some words of advice from Phil Winters, owner of Oregon Scientific labs of Eugene Oregon; Phil operates this computer repair center straight from his own home.

"Computer repair can be a very low overhead business if you watch what you're doing, and very expensive if you don't. If you limit your service to a few systems, the parts, and manuals, that you need, you can keep your cost down. Otherwise, you will spend thousands on parts, manuals, test equipment, etc. A good idea is to start with the computers you know the most about: TRS-80, Apple, Atari, and others, and make a few contacts. Join the computer clubs, to make contacts. Start small with a minimum of expense. Charge a fair price for your labor and parts, and the word of mouth will keep you busy. Do a good job, but don't take more than you can do. If you offer fast, friendly service at a good price and never over-extend yourself, you will make a good living. Check the shop charges in your area and decide what your time is worth. Then charge a fair market value. \$20-\$30 per hour should be a good starting figure. Decide the number of hours you want to work per day and week so your customers can depend on being able to reach you at those times.

"Never extend credit, especially to friends, as this is the best way to

lose a friend and go broke at the same time. Never price yourself out of business. By this, I mean make sure you know what a job requires before you agree to do it, especially on add-on or modifications to equipment. Some of the modifications out for systems that 'just plug in and run' never will. Be careful if you don't know the modifications you are asked to make. Some I have done have taken hours to make run and then would not work right. So be careful.

"There is much that could be written about this business and all the aspects to it, but this is not a manual on the subject, just a few suggestions to anyone wishing to look into it. There is a lot of personal satisfaction and fun and one can easily make \$30,000-plus per year part time."

As you can see, Phil has a successful computer repair service going and believes many others can do the same. Phil operates through mail order repairs and also service contracts with the local school systems. Perhaps you can do the same in your area. Incidentally, if your computer needs repair contact Phil Winters, 4130 Willhi, Eugene OR 97402

SHOPPING BY COMPUTER

Another business opportunity that is just in the beginning stages is shopping by computer. Customers can use their computer, modem, and phone lines to connect into a computerized shop at home service. The customer can immediately call up any portion of the "catalog", just as if they were using a printed catalog. This service is catching on in some areas and there are estimates that a large percentage of purchases could be done via computer by 1995.

There are numerous benefits that make this method attractive to both buyers and sellers. The customer doesn't need to go to a store and can have products delivered right to his home. The seller can easily add new products, drop old ones, or revise prices in the computer catalog. The seller doesn't need an expensive staff and the computer works 24 hours a day!

Comp-U-Card is one such service. They have thousands of products in their data base and can be reached via a modem hookup. Another new company is Fantasy Plaza. They offer video games, computer software, printers, general merchandise, vitamins, and books. Fantasy Plaza's modem order number is (213) 244-1100. The products are shipped via UPS and foreign orders are accepted.

A small local service can be started with a microcomputer, hard disk drive, data base software, printer, and telephone/modem hookups. You would probably need to charge a small member fee. Local retail

merchants could list their products and pay you a commission on each sale (3-5%). Computer shopping may become big business in a few years.

COMPUTER DATING SERVICE

The Dial-Your-Match computer dating service started in Burbank, CA in September of 1981. They received 12,000 phone calls in the first 8 months of service. The system is run on an Apple computer with dual disk drives, and receives calls from all over the United States and some foreign countries. There is certainly a market for local dating services as well. The initial investment would be \$5-\$8000, and you would need several phone access lines.

This type of matchmaking offers the advantage of immediate response. Once the information questionnaire is filled out (by using your computer terminal) the computer can then match you with other compatible members of the matchmaking service. Female applicants are usually given free memberships, while males are charged an access fee. This fee could be billed directly to a credit card. The Matchmaker program is available from Matchmaker, Box 6055, Burbank, CA 91510, for \$99.

UNUSUAL BUSINESSES

This section is included to give you a brief overview of some of the more unusual and unique ways people are earning money in the microcomputer industry. We hope this will lead you to some unusual money making methods of your own!

There are some computer fad items beginning to show up in the market place. Several companies are producing tee-shirts imprinted with computer slogans and terms. Bumper stickers are also being sold. The ultimate fad item might be the Byte Banger, a soft foam rubber bat which is used to take out your frustrations on a computer. Why anyone would want one is beyond me, but I didn't want a pet rock either and millions of those were sold.

Imprinted items, such as cups and glasses are also being marketed. A hot selling item such as this could result in huge profits. This is a growing market and requires a low investment.

Computer Scholar is an innovative enterprise founded in Oceanside California. This is an opportunity for educators (and others) interested in operating a computer tutoring business from a home or store front. This is a low cost franchise which consists of software, along with business and marketing assistance. Write them at Computer Scholar, 820 California St., Oceanside, CA 92054.

Other companies are offering disk based magazines. These publications sell subscriptions just like regular magazines and they offer a wide range of programs and articles. Here is the address for one disk magazine for the Atari Computer: Micro Media Magazine, P.O.Box 462286-C, Garland, TX 75046

As you can see, there are many unusual methods for earning money with microcomputers. You may be able to combine your own creativity and special talents for some new applications.

Chapter 12

MARKETING METHODS

Once you have decided what type of business to operate, and have an office set-up, many people believe they are well on their way to success. Unfortunately they are just beginning. Once all the preliminary steps are finished the real work is just beginning. Now you must begin to actually sell your product or service. This entails locating potential customers, telling them about your product, and making the sale. All of the above steps come under the general heading of marketing.

Marketing entails many different steps. It can be as simple as making a few telephone calls-- or as complex as designing a complete mail order and display ad campaign. The successful business owner is constantly exploring and testing new marketing methods. The degree to which you can master good marketing techniques will go a long way toward determining how well your business will do.

LOCATING CUSTOMERS

The task of locating customers requires that you determine the answers to the following four questions. These are: 1. Who wants my product? 2. Why do they want it? 3. Where are these people located? 4. How can I reach these potential customers? We'll use an example to see how this works.

EXAMPLE #1

A husband and wife team has just started a computerized bookkeeping service. They have determined that small business owners are their main group of potential customers. This is because bookkeeping is a great hassle to small business owners and many small companies end up using a bookkeeping service.

They have also decided that the best marketing strategy is to focus on local small businesses. Their chance of gaining non-local customers is small due to being located too far from them.

These potential customers can be discovered by reading the yellow pages of the local phone directory or observing new business openings. Since this is a very personal type service it was decided to use the

telephone to set up appointments. Face to face sales presentations are the best way to contact customers for this type of service.

Now the initial marketing strategy is clear. This clear method of attack doesn't mean that the other methods cannot be tried later. All successful businesspeople are continually testing their marketing methods. What works best for one type of business may not work at all for another kind of business.

EXAMPLE #2

Another husband and wife team have decided to sell a computer business program and computer related books. Their potential customers will be small business owners. However, they will sell nationally by mail order.

The small businesses will be located by using rented mailing lists and using display and classified ads. This company must design both a direct mail package and space ads. Since they are selling by mail they'll need strong guarantees to instill customer confidence.

The sales literature will focus on the benefits that the customer will get due to buying these products. An attractive catalog (with pictures) will be used to make the sale. The company will keep accurate records to determine which sales methods produces the most profits.

Each of the four steps mentioned above can be divided into several questions as illustrated below.

- I. Who needs my product?
 1. Business or individuals
 2. Male or females
 3. What age group-- children, teenager, young, elderly
 4. What is their income level
- II. Why do they need my product?
 1. Save money or time
 2. Gain security
 3. Solve a problem
 4. A better way of doing the job
- III. Where are the potential customers located?
 1. Local or nationwide.
 2. City or rural.
 3. At home or at work.
- IV. How will I reach them?

1. Phone calls
2. Sales visits
3. Mail order
4. Display or classified ads.
5. Retail stores
6. Use mailing lists.

Once you have answered the necessary questions, you'll be better able to market your product. The more you know about your customer the easier it will be to motivate them to buy from you!

SPECIFIC SELLING METHODS

There are a number of specific selling methods, you can use to market your product. Among these are free publicity, classified ads, display ads, mail order, telephone, trade show booths and selling to retail shops. We'll examine each of these methods.

CLASSIFIED ADS-- can be a very productive and low cost method to gain prospective customers. However, you must not try to do too much with classified ads. It is virtually impossible to make money directly from classified ad sales. Classified ads should be used to gain a list of qualified, potential customers. The sale is then made by sending a package of descriptive literature.

You cannot sell items directly from classified ads because you cannot tell enough about the product in such a small space. There are some exceptions to this rule-- but not many. For example, you may be able to sell a \$1 or \$2 sample items from a classified ad (but not items selling for \$5 or more).

Some companies use classified ads as leader ads to sell a popular item at a low cost (\$1-\$2). The idea behind a leader ad is to bring in a qualified lead with the hope of making a profit on later sales. The money the leader ad brings in directly, is only rarely able to cover the cost of the ad. Study the following ad:

Cheap software-- disk full of public domain MS-DOS software-- \$2 (company name & address).

The idea behind this ad is to get a list of people who are interested public domain software. You then can follow up with regular mailings of your software catalog. This concept can work well for many types of products.

In most cases you'll want to use classified ads to qualify the people who responds to the ads. This means gaining inquiries who are truly

interested in your product rather than just curiosity seekers. This can be done by careful wording of your ads. For example: assume you are selling 6 different computer programming books. Which of these ads is best?

1. Computer books, cheap prices, free catalog.
2. Computer programming books, reasonable prices, free catalog.

Ad #2 is best because it should gain inquiries that are only interested in computer programming books. Ad #1 would interest almost all computer owners.

DISPLAY ADS-- can be used to make direct sales or to gain qualified inquiries. Small display ads are usually used to gain inquiries or sell low cost items. As a rule of thumb the higher the cost of the product the larger the ad should be.

The major purpose of large display ads is to: 1. Gain the customers attention. 2. Show him the benefits to be gained from your product. 3. Build his desire to buy from you. 4. Call for action to send in his order. These 4 factors are discussed in the section titled making the sale.

There are several factors to consider when designing a display ad. These are: 1. The ads overall appearance. 2. The headlines. 3. The benefits. 4. Ease of ordering. 5. Guarantees.

Appearance-- The ad should stand out, yet be pleasing to the eye. This means, using attractive typesetting, pictures, uncluttered appearance, and make it easy to read and understand. Observe the display ads at the end of this chapter for examples of these factors.

Headlines-- the headline of a display ad should make people stop and read your ad. Headlines should proclaim a benefit, but they should not be too long. The readers attention can be captured by using words such as, FREE, NEW, SPECIAL DISCOUNTS, SECRET, BETTER, and other descriptive words. Studying the ads of successful companies will illustrate many of these techniques.

Benefits-- the customer is only interested in what the product will do for him. These benefits should be clearly stated in your ad. They should also be backed up by proof such as testimonials and strong guarantees. Benefits could include: low priced, better product, reliable service, and guaranteed performance.

Ordering-- Make it easy for the customer to buy from you. Toll free lines, accepting a variety of payment methods, and an easy to fill out

order form all will increase your sales.

Guarantees-- A strong product guarantee will always increase the response to your ad. 30 day moneyback guarantees are the most common.

Free bonuses, discounts, and special offers can also be used to increase the response to your offer. However you must be certain that their costs don't outweigh the income you gain.

When you place an ad it is important to "key" it. This means putting a special code in the ad so that you can determine how many people respond to it. This allows you to calculate whether or not a profit was made. If the ad is not profitable you can try a differently worded ad. Here are several methods of keying your ad.

If you are using a PO Box or a street address you can include a fictitious suite number or department number after the address. For example: P.O.Box 34 Ste. 561 or 12221 Beaver Pike Ste.452. Then any orders that come in using those suite numbers can be attributed to the proper ad. Here is another way to key your ad-- Simply add a letter or code after your address or company name. Example: POBox 34-A or Simco Lists-A4. There are many other ways your ads can be keyed.

Finally here is a good rule of thumb to remember when you are writing ads, sales brochures, or other types of sales presentations. It is called the AIDA formula. These letters stand for ATTENTION, INTEREST, DESIRE, and ACTION. Attention-- Gain the readers attention so he'll want to learn more about what you have to offer. Interest- Keep the readers interest by describing the benefits your product has for him. Desire- Build the reader's desire to purchase your product. Action- A call to the customer to purchase your product NOW! If your sales presentations contain these 4 principals, more orders should be the end result.

MAKING THE SALE

To make the sale the customer must have a reason for buying from you. You must supply that reason. This entails motivating the customer so that he'll have confidence in your company and it's product.

What motivates a customer to buy from your company? It's simple- he buys because he believes he'll gain some benefits from your product. Always focus on your product's benefits. Never try to sell on the product's merits alone, but rather tell the customer what benefits are to be gained.

What are the benefits? They might be pricing, ease of use, solves a problem, most advanced product, provides entertainment, expands knowledge, gives happiness, and so on. Always make your sales literature and presentations focus on 3 or 4 main benefits.

Next, you need to give your customers confidence in your product and company. The best way to do this is by offering guarantees, or using testimonials. Product guarantees gives the customer confidence that you will "make it right" if the product doesn't live up to its claims. Good testimonials from satisfied customers can provide an excellent selling incentive.

Once you have prepared the customer for buying there is one further step to take-- ask for the order! It is surprising how many sales presentations are made without this final sales pitch being made. You must call the customer to action to achieve the desired result-- a sale.

There are a number of other ways to increase sales response. These can include: Free bonuses, special discount, limited availability or stronger guarantees. We recommend that you always use an additional sales incentive from this list. For example: You might give a free \$10 computer book (that only cost you \$4) with each \$50 software purchase. Or you could offer a 5% discount on all purchases above \$200. These types of bonuses can help you make more sales.

Finally, make it easy for the customer to order. This might mean offering a toll free order line, accepting major credit cards, offering postpaid reply envelopes, or using easy to follow order forms.

All of these selling methods can enhance your profits by bringing in more customers. You'll need to do some testing and research to discover which combinations work best for your business.

FREE PUBLICITY

Free publicity can be an excellent way to gain new customers and help your company "make a name" for itself. There are several forms of free publicity, but they all produce the same end results-- your product or service obtains free editorial mention without paying for it. This editorial mention can often produce better results than paid ads. This is because editorial features are more believable than advertising claims.

Some examples of free publicity are-- new product announcements, product reviews, product mention in stories or books, information source listings, and satisfied customer testimonials.

Free publicity is not always free-- it sometimes takes much work to

gain. Also it costs money to produce and mail press releases or give products away for reviews. However, free publicity often costs little and can produce tremendous response.

How can you get free publicity for your product or service? There are two basic steps to getting free publicity. These are: 1. Having something newsworthy to say. 2. Getting this newsworthy item into the hands of the proper media.

What makes something newsworthy? Newsworthy items is information that is helpful or interesting to other people. For example, is your product new, cheaper, faster, more advanced, or does it solve a particular problem? If so, then you probably can produce a news release that will gain some free publicity.

Here is an example of a news release:

For Immediate Release
To New Products Editor
Contact person-- Joe Wilson (208) 566-3021

Low Cost Printer Buffer

Print Technologies is announcing the release of their newest product-- The X256 Print Buffer. The X256 print buffer interfaces between the parallel print port and your computer. It allows faster printing and frees up your computer for other tasks.

The X256 is the lowest priced print buffer available and comes with a full 1 year guarantee. The 256k memory model is just \$199. Special dealer and OEM pricing is available. Contact Print Technologies, 123 Anywhere St., Burbank, CA 91240 (708) 566-3021.

A press release like this one would be sent to new product editors of computer magazines. You could also offer pictures and a sample unit for evaluation. A press release, or new product bulletin can gain much valuable publicity for your product. The cost can be as cheap as a few stamps and letters!

These are just a few of the many marketing methods you can use. Other methods include: Co-op advertising, trade shows, special promotions, contests, seminars, radio talk shows, phone book ads, promotional stories, and tie ins with special events. The clever marketing person is always open to trying different methods for selling his product. The key things to remember are, knowing who wants to buy your

product, what benefits they are looking for, getting name recognition for your company, and gaining a high degree of confidence in your product.

SOURCES

STREETFIGHTING- low cost advertising & promotional methods, by Jeff Slutsky and Woody Woodruff, Reward Books Jeff Slutsky, 610 S. Third St, Columbus OH 43206 \$21

MAIL ORDER MOONLIGHTING and MAIL ORDER KNOW-HOW by Cecil Hoge, Sr, Ten Speed Press, Pob 7123, Berkeley CA 94707

HOW TO GET RICH IN MAIL ORDER by Melvin Powers, Simco Lists, 12221 Beaver Pike Jackson OH 45640-- \$12

MONEY MAKING MARKETING by Dr J. Lant, 50 Follen St, Suite 507, Cambridge MA 02138 \$33

PROFITABLE ADVERTISING by Bruce David POBox 443, Twinsburg OH 44087 \$15



WHOLESALE RUBBER STAMPS

Robinco Marketing is expanding and needs more dealers that want to sell rubber stamps. Make 50, 60, 75% profit on each sale. Robinco can supply you with all your stamp needs and we will dropship your order under your label. Order direct from this ad or send \$1.00 for our new 1988 catalog. Below are just a few of the items we offer at wholesale prices. All prices include postage.

3-Line, Knob Handle, 8-Point Name and
Address Stamp \$2.35 10-Point \$2.65
Stamp Pads and Inks, All Colors \$2.60
Self-Inking Stamps: Small \$4.75, Med. \$5, Lg. \$7
Pocket Rubber Stamp \$2.00
... and Much, Much More!

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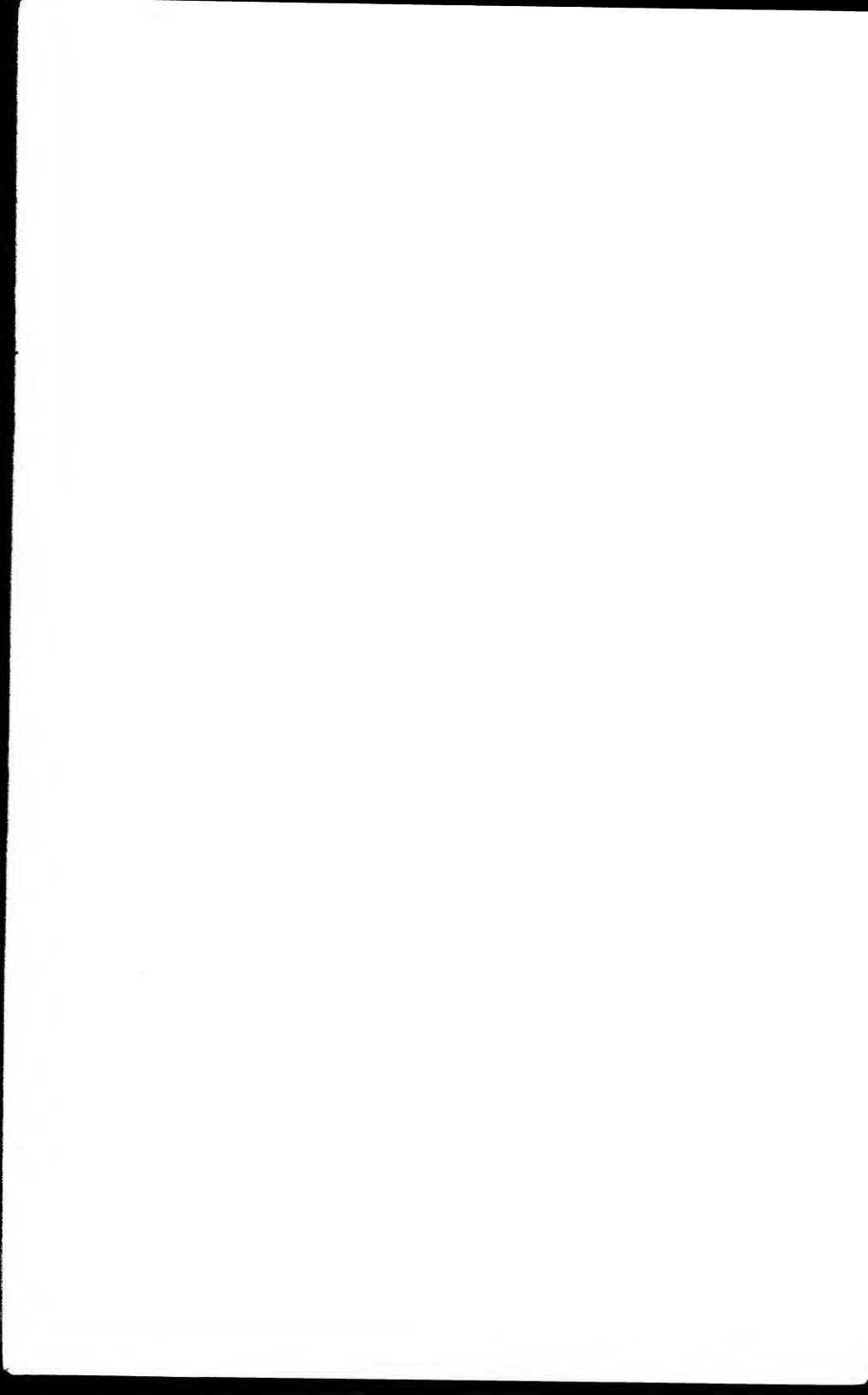
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Chapter 13

PUTTING IT ALL TOGETHER

Although this is the final section of this book, I believe it to be the most important part. The previous 12 chapters have outlined numerous businesses that are being used to **CREATE CASH WITH A COMPUTER**. Most of these businesses can be started rather easily by almost anyone. Most of the knowledge needed to operate a successful computer-based business is contained within this book and the sources described at the end of the chapters. You do not need to be a genius in order to operate a successful business. But you do need one more special ingredient.

All of the business plans, methods, ideas, and start up manuals are worth little by themselves. Something extra is needed in order to make a business valuable and profitable. That special ingredient is **YOU**. That's right the most important factor in any business is the person making the decisions. This is especially true for small one or two person companies.

The successful business owner/starter must possess something inside of himself. He must have a deeper motivation than the desire to get rich. He must have the ability to focus his attention upon that which he is doing and not be distracted by outside forces. He must be willing to rid himself of the habits and negative thinking that stands in his way.

A successful business does not happen because of luck. A person can make his own good luck by training and being prepared when opportunities come around. Most people live up to only a small portion of the potential they have. But everyone can choose to be different.

The personal characteristics necessary for success in any endeavor can be acquired. You can set goals and then work toward achieving those goals. Simply put, anyone can develop the knowledge and habits which leads to success. Don't be afraid of failure. Most successful people have failed one or more times. Learn from your failures and then start again.

The average person wastes several hours each day on unproductive actions. Train your self to avoid this wasted time. Time is one of your

most valuable assets. See the time management book listed at the end of this chapter.

Numerous studies have been done on what sets successful business owners apart from everyone else. These studies have revealed several factors which make these entrepreneurs different. These are as follows:

PERSONALITY

The personality of the would-be business owner has a great deal to do with the success or lack of success of a new enterprise. Many people are pessimistic; they have negative viewpoints. These types of people have two strikes against them before even starting. Your state of mind has a great deal to do with the decisions you make. This is not to say that positive thinking will alone generate a profitable enterprise. But it will help!

The personal factors also include a host of other areas such as motivation, happiness, health, etc. Try to get your own personal problems in order before starting a business. This will eliminate some potential distractions, and help you to focus your energy.

PRODUCT

It shouldn't need to be said that your product be of high quality, priced right, and have a potential market. However, some people become so enamored with the money they think they will make, that they overlook the product's shortcomings. A knowledgeable, disinterested third party can evaluate your product fairly. This will help you avoid overrating your product. Many people fall into this trap. So beware.

MARKETING

If you know nothing about marketing, obtain the help of an expert. If you intend to sell by mail, get the help of a mail order expert. If you are selling through retail outlets, find a retail expert. Many fine products have lagged in sales because the company owners were technical experts, but had no marketing knowledge!

ORGANIZATION

A poorly organized work area or office will eventually lead to lost sales. A cluttered office can result in lost orders and slow service. If you don't keep your bookkeeping up to date and accurate, you may have legal problems. It will also be difficult to locate items that you can cut from your expenses.

The above items are somewhat repetitious of things we stated earlier. This is intentional. The business owner must be concerned with all

aspects of his operation. This is especially true for the one-or two-man operations just starting a business.

If you can get all four of the elements outlined in the preceding paragraphs operating smoothly, your chances for a successful business will be greatly increased. Someone once said the average person will not attain great success. This is true, but what average person does not need to remain average.

I hope this book serves as a starting point for your own profitable computer-based business. Write me with your comments and describe your successes. I'll be glad to hear from you.

"People always have reasons for pushing their ambitions into the future. Excuses come easy. If you really want your own business you'll face only one real enemy -- procrastination. You can read this or any other book 56 times and memorize every word, but what good does it do if you don't put it into practice?" from **STARTING ON A SHOESTRING** by Arnold S Goldstein, John Wiley and Sons.

SOURCES

THINK AND GROW RICH by Napoleon Hill, available at most libraries and bookstores.

THE MANAGEMENT OF TIME by James T McCay, Prentice Hall Publ.

HOW TO GET CONTROL OF YOUR TIME AND YOUR LIFE by Alan Lakein, New American Library

GETTIN ORGANIZED by Stephaine Winston, Warner Books

A WHACK ON THE SIDE OF THE HEAD: HOW TO UNLOCK YOUR MIND FOR INNOVATION by Roger von Oech, Warner Books



APPENDIX

PRODUCTION NOTES

The camera ready copy for this book was prepared using desktop publishing methods. A TANDY 1000 SX computer, with 640K memory and a 20 MEG hard drive was used. PC-WRITE word processor was used to produce text files, which were then imported into SPELLBINDER DESKTOP PUBLISHING (SDP) software. SDP was then used to format and print the files on a TANDY LP 1000 laser printer.

RECOMMENDED SOFTWARE

PC-WRITE -- a full featured word processor, \$89 from Quicksort, 219 First N #224, Seattle WA 98109 (206)282-0452

PC-FILE+ -- a super database management program, \$69.95 from Buttonware, Box 5786, Bellevue WA 98006 (206)454-0479
Also PC-CALC spreadsheet program for \$60 from the same company.

SPELLBINDER DESKTOP PUBLISHER \$695 from Lexisort, Box 1950, Davis CA 95617 (916)758-3630

VENTURA PUBLISHER \$795 from Xerox Corp, Box 24, Rochester NY 14692

NORTON UTILITIES A file recovery program, \$150 from Peter Norton Computing, 2210 Wilshire Blvd. #186, Santa Monica CA 90403 (213)453-2361

SOURCES

OPPORTUNITY MAGAZINES

SUCCESS OPPORTUNITIES, 4580 Alvarado Canyon Rd Suite B, San Diego CA 92120

HOME BUSINESS NEWS, 12221 Beaver Pike, Jackson OH 45640
Sample \$2 (614)988-2331

OPPORTUNITY CONNECTION, Box 57723, Webster TX 77598

INCOME OPPORTUNITIES-- available at most newsstands

MAIL PROFITS MAGAZINE, Box 4785, Lincoln NE 68504

COMPUTER MAGAZINES

PCM from Falsoft Inc, Box 385, Prospect KY 40059

MACWORLD, 501 Second St, San Francisco CA 94107

PC MAGAZINE available at most newsstands

COMPUTER SHOPPER, 5211 S Washington Ave, Titusville FL 32780

BOOKS

MONEY MAKING MARKETING, from Lant Assoc., 50 Follen St, Cambridge MA 02138 (617)547-6372

MAIL ORDER MOONLIGHTING, by Cecil Hoge, from Ten Speed Press, Box 7123, Berkeley CA 94707 (415)845-8414

COMPLETE HOME BUSINESS GUIDE, from Home Business News, 12221 Beaver Pike, Jackson OH 45640 \$17

THE ENTREPRENEURS MANUAL by richard White, from Chilton Books, Radnor PA 19089

STARTING ON A SHOESTRING, by Arnold Goldstein, from John Wiley & Sons, 605 Third St, New York NY 10158

PUBLISHING CITY & REGIONAL BOOKS, By Marilyn & Tom
Ross, Box 213, Saguache CO 81149
HOME OFFICE DEDUCTION, by K. Klotzburger, from Betterway
Publ., White Hall VA 22987
DESKTOP PUBLISHING AND TYPESETTING, by M. Kleper, from
TAB Books, Box 40 Blue Ridge Summit PA 17214 \$30
EDITING YOUR NEWSLETTER, by Mark Beach, from Writers
Digest Books, 1507 Dana Ave, Cincinnati OH 45207
HOW TO WRITE A MARKETING PLAN, from American
management, 135 W. 50th St New York NY 10020 (212)586-8100

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| <input type="checkbox"/> How To Get Free Things For Your
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